

FLOOD INSURANCE STUDY



LAKE COUNTY, INDIANA AND INCORPORATED AREAS

VOLUME 2 OF 3

COMMUNITY NAME	COMMUNITY NUMBER
CEDAR LAKE, TOWN OF	180127
CROWN POINT, CITY OF	180128
DYER, TOWN OF	180129
EAST CHICAGO, CITY OF	180130
GARY, CITY OF	180132
GRIFFITH, TOWN OF	185175
HAMMOND, CITY OF	180134
HIGHLAND, TOWN OF	185176
HOBART, CITY OF	180136
LAKE COUNTY (UNINCORPORATED AREAS)	180126
LAKE STATION, CITY OF	180131
LOWELL, TOWN OF	180137
MERRILLVILLE, TOWN OF	180138
MUNSTER, TOWN OF	180139
NEW CHICAGO, TOWN OF	180140
SCHERERVILLE, TOWN OF	180142
SCHNEIDER, TOWN OF	180143
ST. JOHN, TOWN OF	180141
WHITING, CITY OF	180313
WINFIELD, TOWN OF	180515

PRELIMINARY

Lake County



Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER
18089CV002A

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	Bryant Ditch	Panels 07P-09P
	Bull Run	Panels 10P-11P
	Bull Run Tributary	Panel 12P
	Burns Ditch	Panels 13P-14P
	Cady Marsh Ditch	Panels 15P-20P
	Cedar Creek	Panel 21P-26P
	Chapel Manor Lateral	Panel 27P-28P
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	Digital Flood Insurance Rate Map	

5.0 INSURANCE APPLICATION

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance risk zone that corresponds to the 1-percent annual chance floodplains that are determined in the FIS by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no BFEs or base flood depths are shown within this zone.

Zone AE

Zone AE is the flood insurance risk zone that corresponds to the 1-percent annual chance floodplains that are determined in the FIS by detailed methods. In most instances, whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AH

Zone AH is the flood insurance risk zone that corresponds to the areas of 1-percent annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO

Zone AO is the flood insurance risk zone that corresponds to the areas of 1-percent annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot base flood depths derived from the detailed hydraulic analyses are shown within this zone.

Zone AR

Zone AR is the flood insurance risk zone that corresponds to an area of special flood hazard formerly protected from the 1-percent annual chance flood event by a flood-control system that was subsequently decertified. Zone AR indicates that the former flood-control system is being restored to provide protection from the 1-percent annual chance or greater flood event.

Zone A99

Zone A99 is the flood insurance risk zone that corresponds to areas of the 1-percent annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No BFEs or depths are shown within this zone.

Zone V

Zone V is the flood insurance risk zone that corresponds to the 1-percent annual chance coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no BFEs are shown within this zone.

Zone VE

Zone VE is the flood insurance risk zone that corresponds to the 1-percent annual chance coast floodplains that have additional hazards associated with storm waves. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance risk zone that corresponds to areas outside the 0.2-percent annual chance floodplain, areas within the 0.2-percent annual chance floodplain, areas of 1-percent annual chance flooding where average depths are less than 1 foot, areas of 1-percent annual chance flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 1-percent annual chance flood by levees. No BFEs or base flood depths are shown within this zone.

Zone X (Future Base Flood)

Zone X (Future Base Flood) is the flood insurance risk zone that corresponds to the 1-percent annual chance floodplains that are determined based on future-condition hydrology. No BFEs or base flood depths are shown within this zone.

Zone D

Zone D is the flood insurance risk zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The DFIRM is designed for flood insurance and floodplain management applications.

For flood insurance applications, the maps designate flood insurance risk zones as described in Section 5.0 and, in the 1-percent annual chance floodplains that were studied by detailed methods, shows selected whole-foot BFEs or average depths. Insurance agents use the zones and BFEs in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 1- and 0.2-percent annual chance floodplains, the 1-percent annual chance fully developed floodplains, floodways, and the locations of selected cross sections used in the hydraulic analyses and floodway computations.

The current Flood Insurance Rate Map presents flooding information for the geographic area of Lake County. Historical data relating to the maps prepared for each community are presented in Table 10, Community Map History.

7.0 OTHER STUDIES

This FIS incorporates all previously published FISs and FIRMs for the incorporated and unincorporated areas within Lake County.

This report either supersedes or is compatible with all previous studies published on streams studied in this report and should be considered authoritative for the purposes of the National Flood Insurance Program.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in the preparation of this study can be obtained by contacting FEMA, Flood Insurance and Mitigation Division, 536 South Clark Street, Sixth Floor, Chicago, Illinois 60605.

	COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISION DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
	CEDAR LAKE, TOWN OF	DECEMBER 28,1973	MARCH 26, 1976	MARCH 15, 1982	None
	CROWN POINT, CITY OF	NOVEMBER 23, 1973	MARCH 26, 1976	MARCH 18, 1980	FEBRUARY 12, 1982
	DYER, TOWN OF	FEBRUARY 1, 1974	JUNE 18, 1976	MAY 15, 1984	SEPTEMBER 18, 1986
	EAST CHICAGO, CITY OF	APRIL 12, 1974	APRIL 9, 1976	JUNE 4, 1980	None
	GARY, CITY OF	JUNE 28, 1974	JUNE 4, 1976	MARCH 16, 1981	None
	GRIFFITH, TOWN OF	APRIL 18, 1972	JULY 1, 1974	MAY 30, 1975	OCTOBER 15, 1982
	HAMMOND, CITY OF	MARCH 15, 1974	AUGUST 6, 1976	MARCH 16, 1981	None
	HIGHLAND, TOWN OF	MAY 19, 1972	None	MAY 19, 1972	OCTOBER 10, 1975
	HOBART, CITY OF	APRIL 12, 1974	JUNE 18, 1976	DECEMBER 4, 1979	None
	LAKE COUNTY UNINCORPORATED AREAS	DECEMBER 6, 1974	JUNE 24, 1977	SEPTEMBER 2, 1981	None
	LAKE STATION, CITY OF	JUNE 21, 1974	JULY 2, 1976	SEPTEMBER 5, 1979	None
	LOWELL, TOWN OF	DECEMBER 28, 1973	JANUARY 9, 1976	DECEMBER 4, 1979	OCTOBER 18, 1983
	MERRILLVILLE, TOWN OF	JULY 19, 1974	JULY 30, 1976	OCTOBER 15, 1981	None
TABLE 10	FEDERAL EMERGENCY MANAGEMENT AGENCY		COMMUNITY MAP HISTORY		
	LAKE COUNTY, INDIANA AND INCORPORATED AREAS				

TABLE 10					
	COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISION DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
	MUNSTER, TOWN OF	DECEMBER 17, 1974	OCTOBER 15, 1976	MAY 16, 1983	None
	NEW CHICAGO, TOWN OF	MAY 31, 1974	MAY 21, 1976	JANUARY 2, 1980	None
	SCHERERVILLE, TOWN OF	NOVEMBER 30, 1973	OCTOBER 31, 1975	MAY 1, 1980	None
	SCHNEIDER, TOWN OF	DECEMBER 17, 1973	JUNE 11, 1976	AUGUST 1, 1980	None
	ST. JOHN, TOWN OF	NOVEMBER 30, 1973	APRIL 9, 1976	NOVEMBER 1, 1979	JUNE 11, 1982
	WHITING, CITY OF	JANUARY 10, 1975	JANUARY 2, 1976	MARCH 6, 1981	None
	WINFIELD, TOWN OF	SEPTEMBER 2, 1981	None	SEPTEMBER 2, 1981	None
	FEDERAL EMERGENCY MANAGEMENT AGENCY LAKE COUNTY, INDIANA AND INCORPORATED AREAS		COMMUNITY MAP HISTORY		

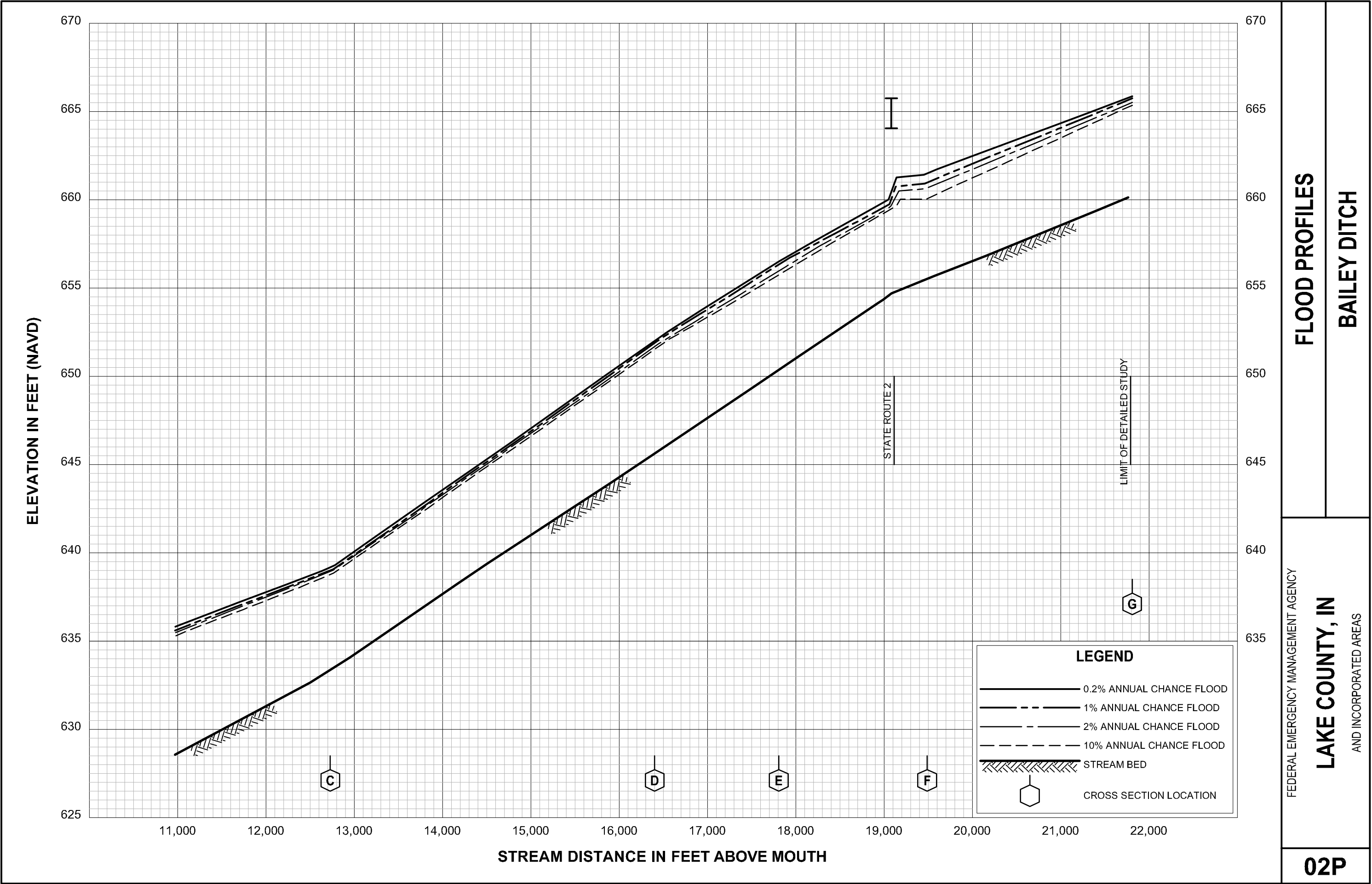
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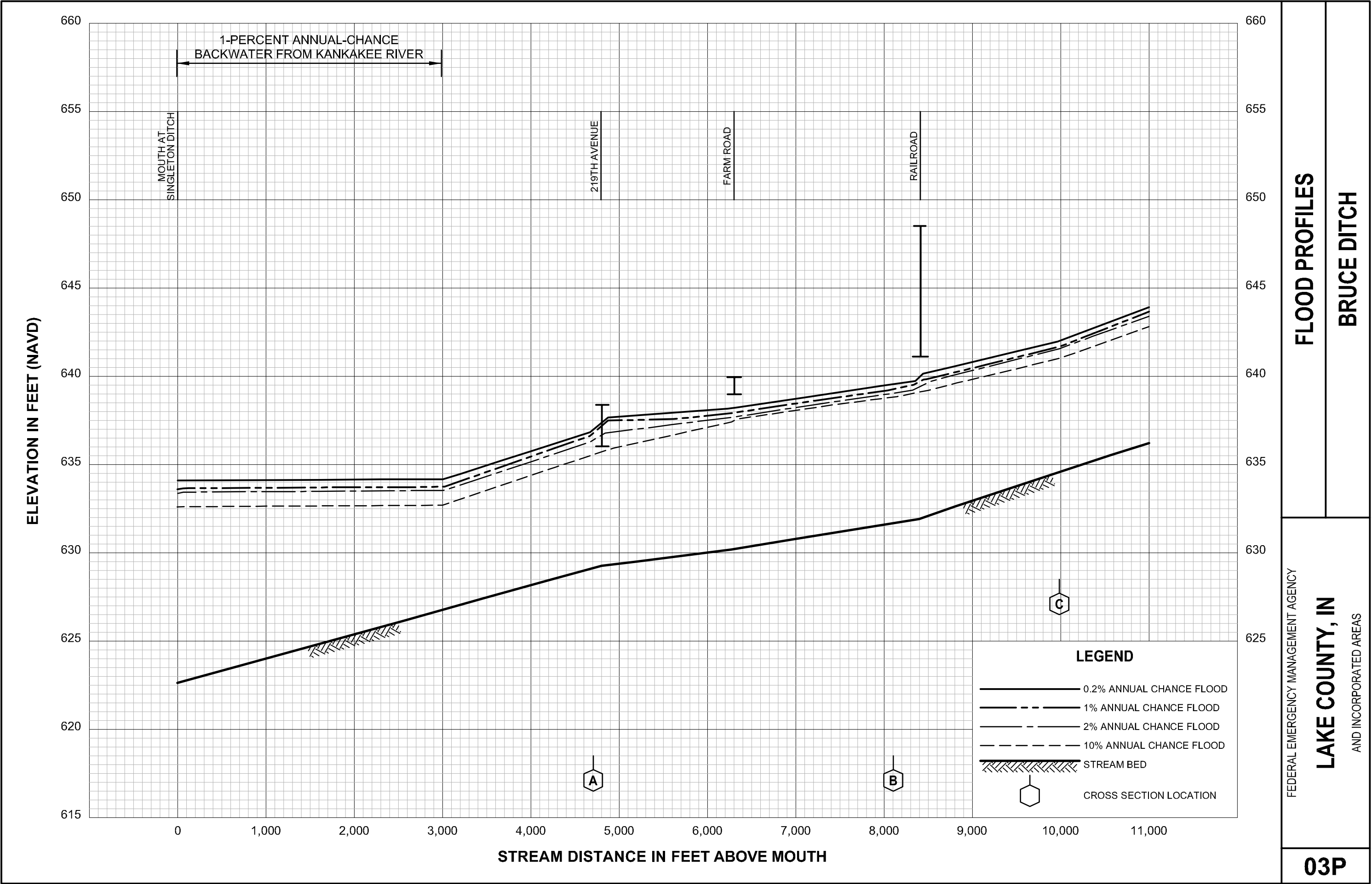
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4. Federal Emergency Management Agency, Flood Insurance Study, City of Lake Station, Lake County, Indiana, Washington, D.C., Flood Insurance Study, March 1979; Flood Insurance Rate Map, March 1979.
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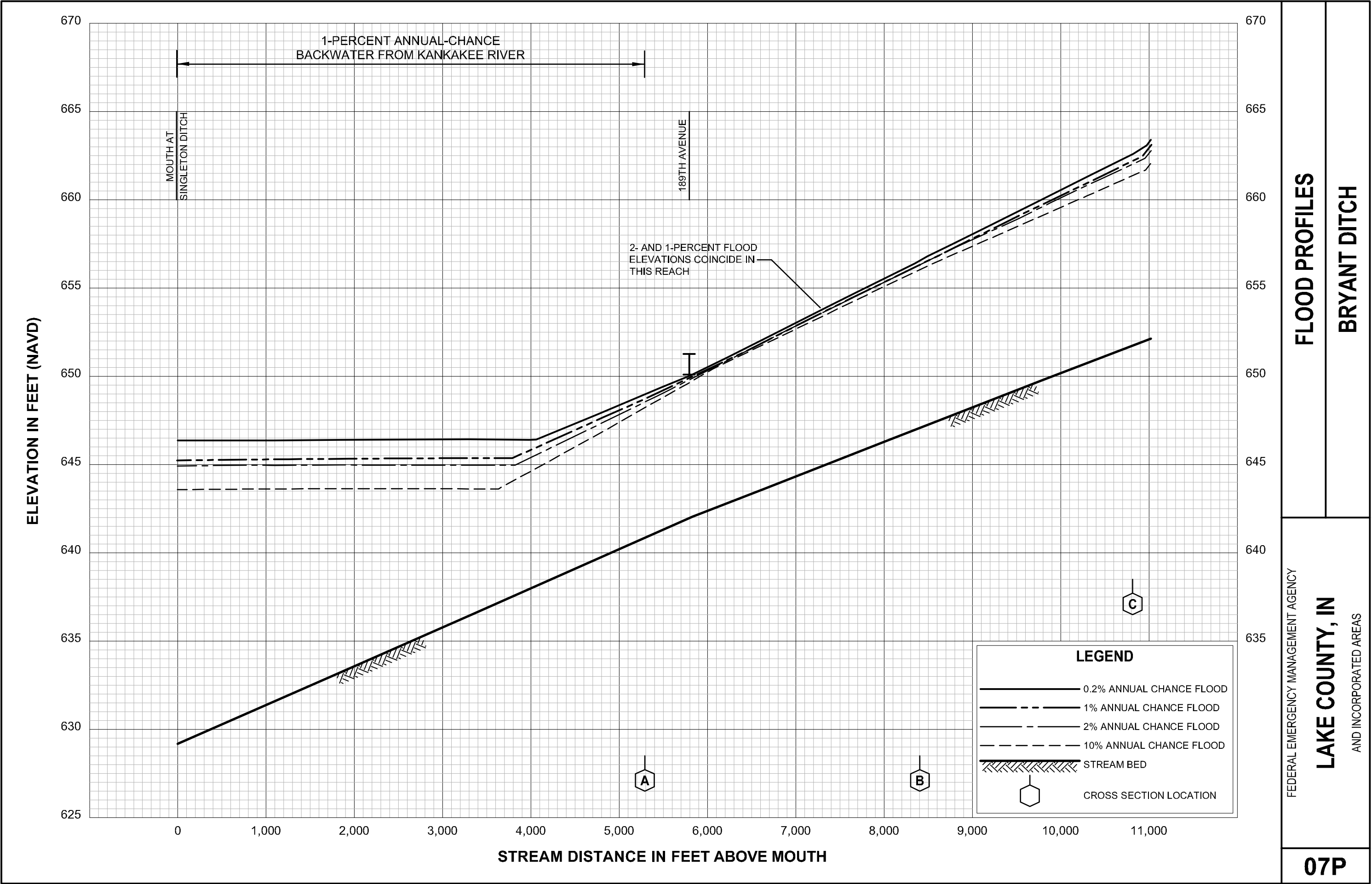
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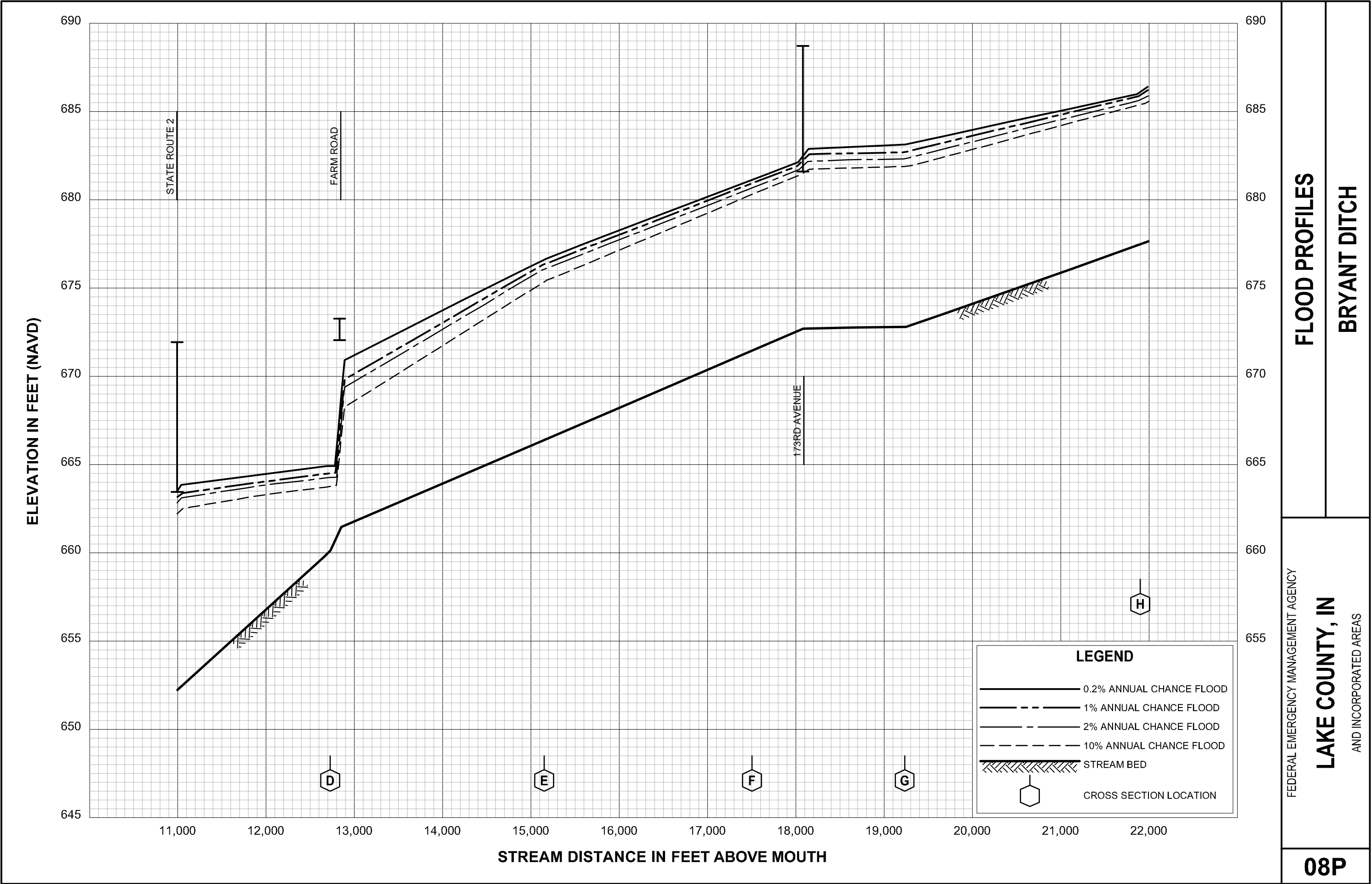
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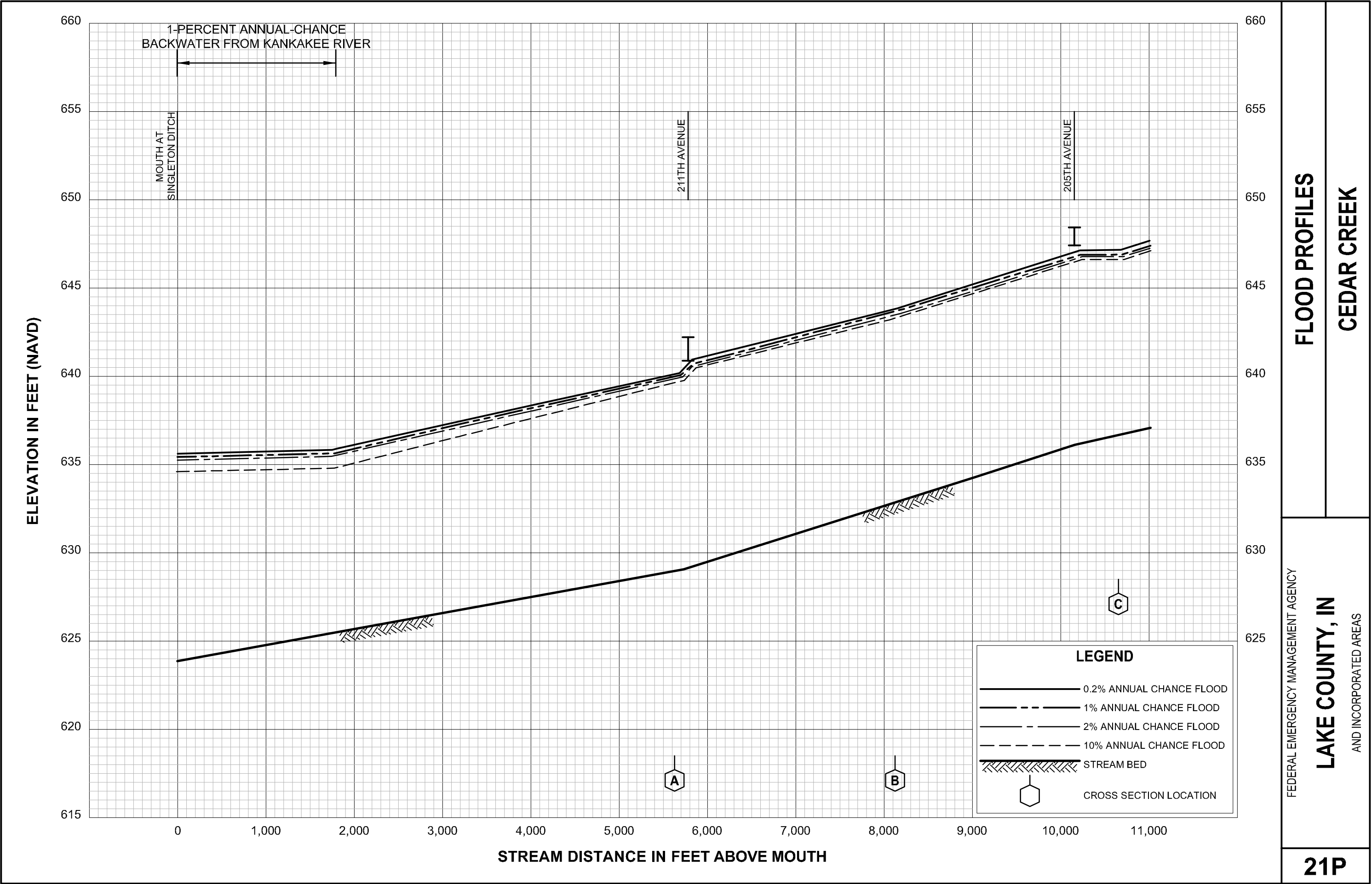
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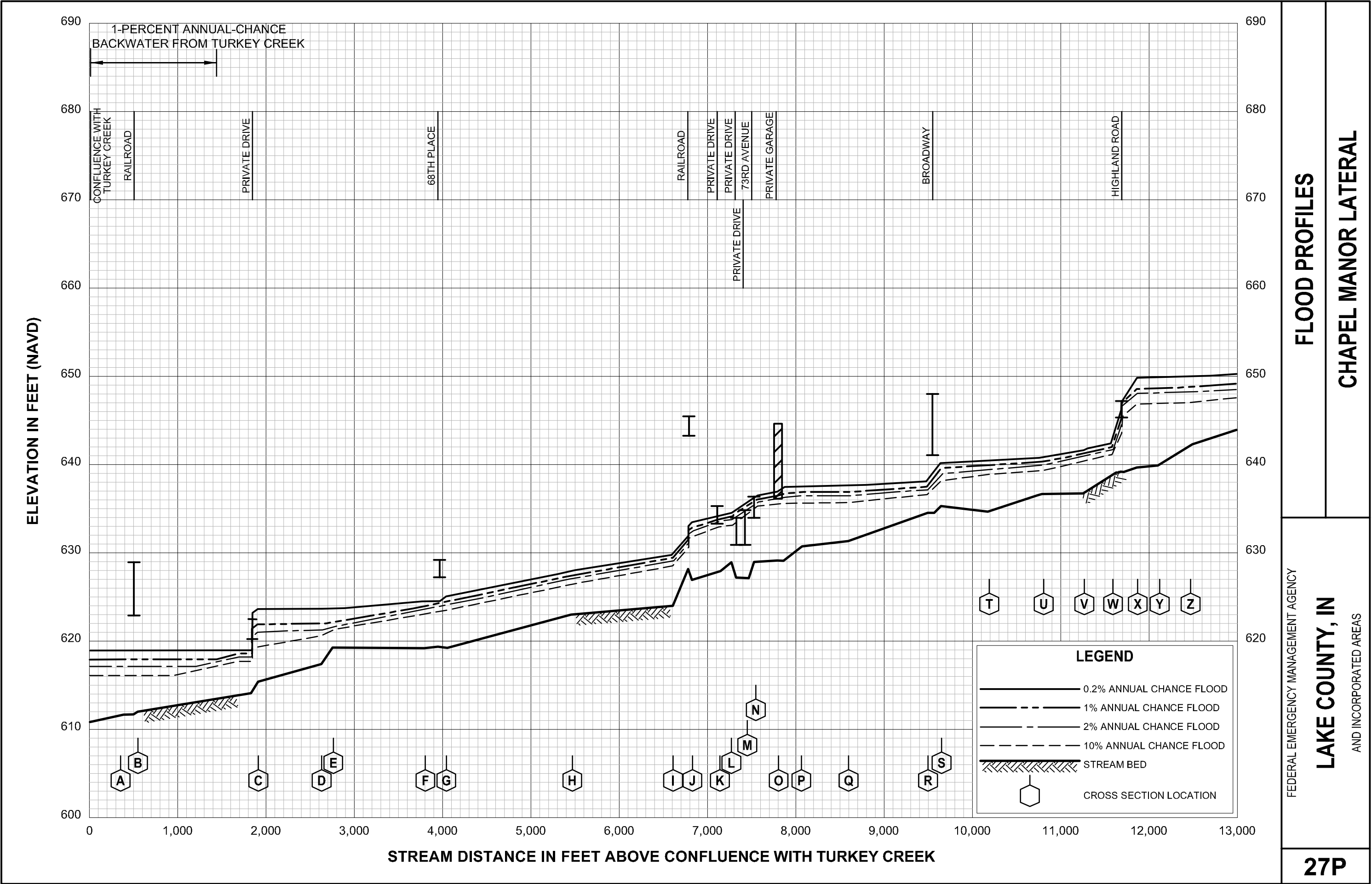


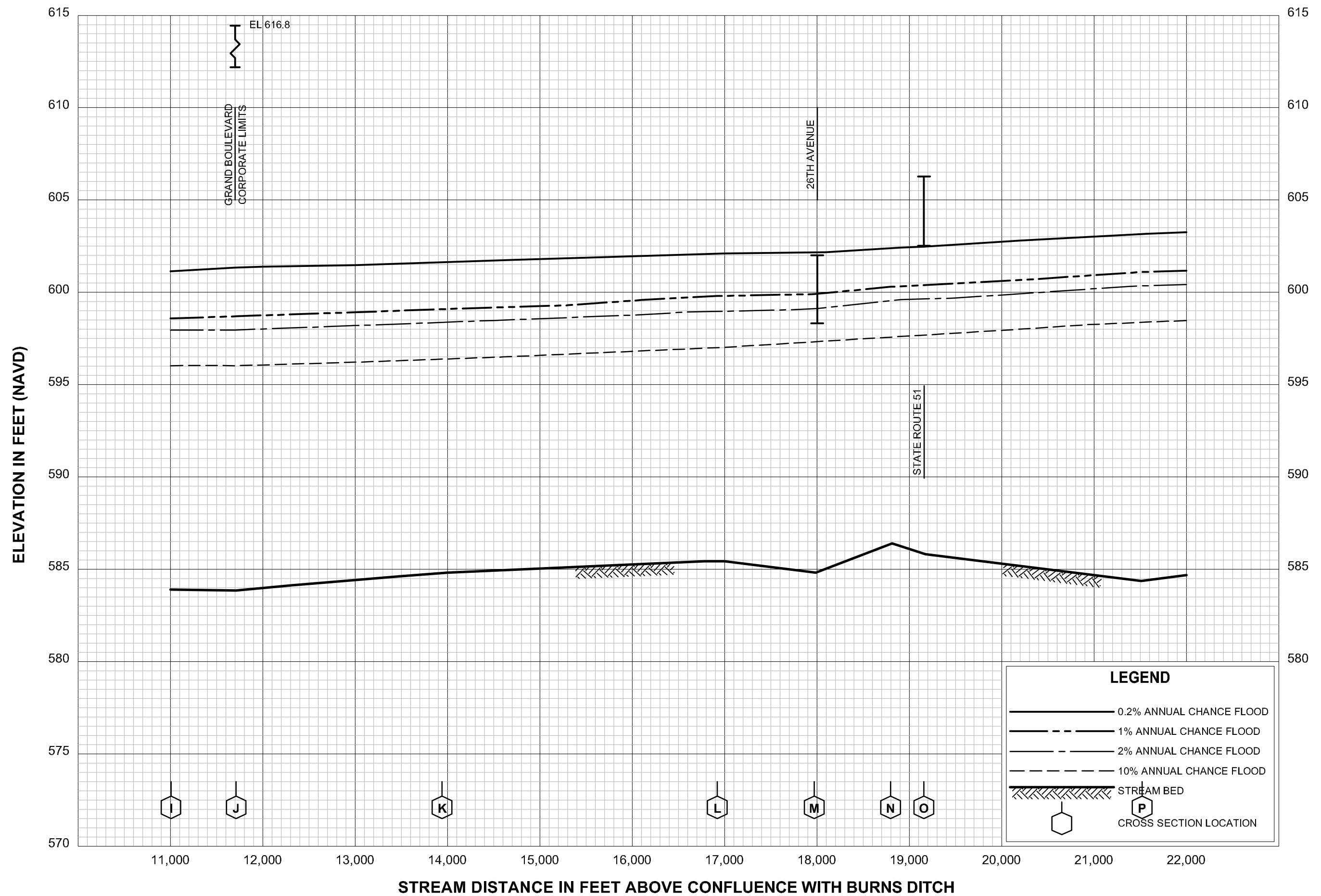


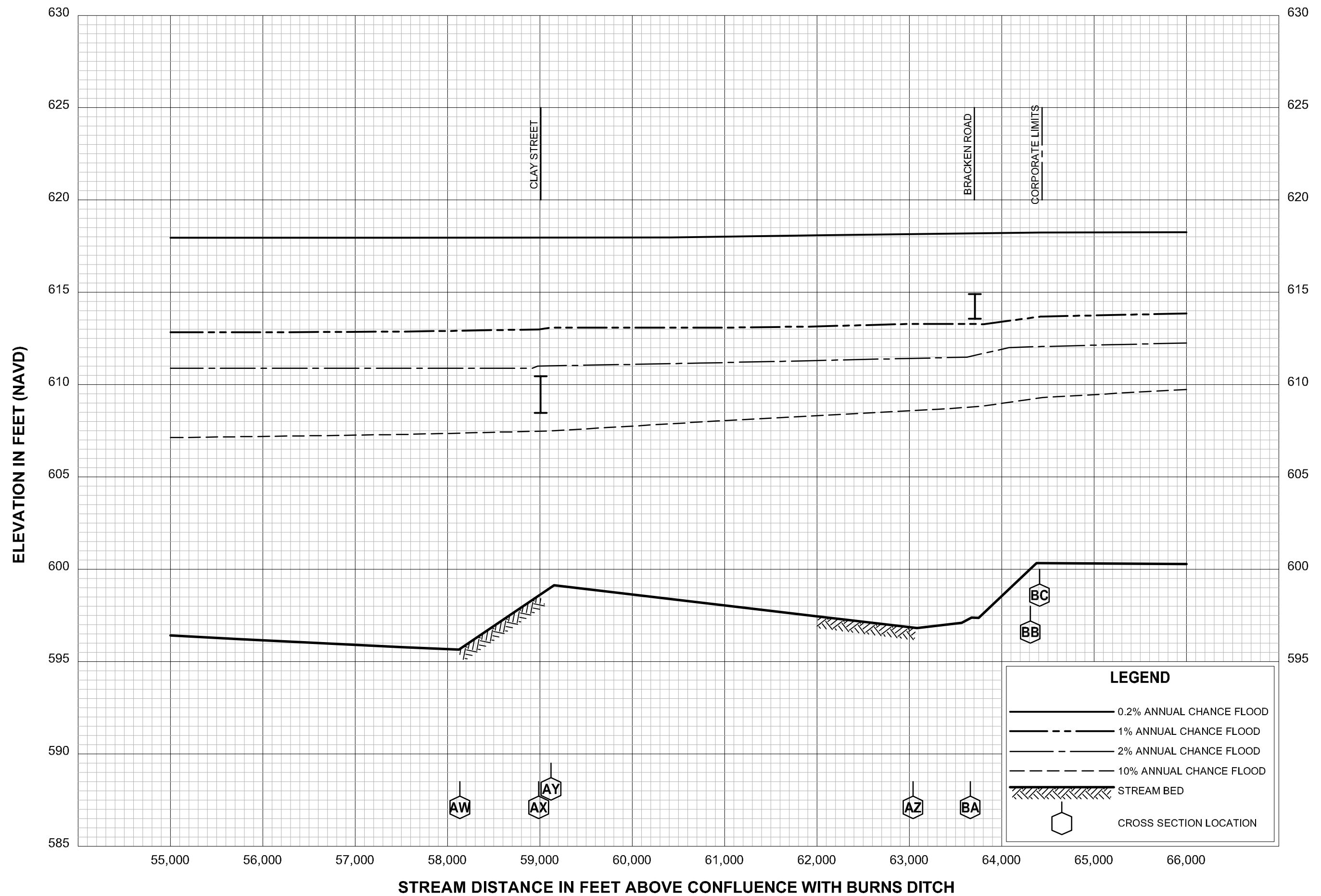










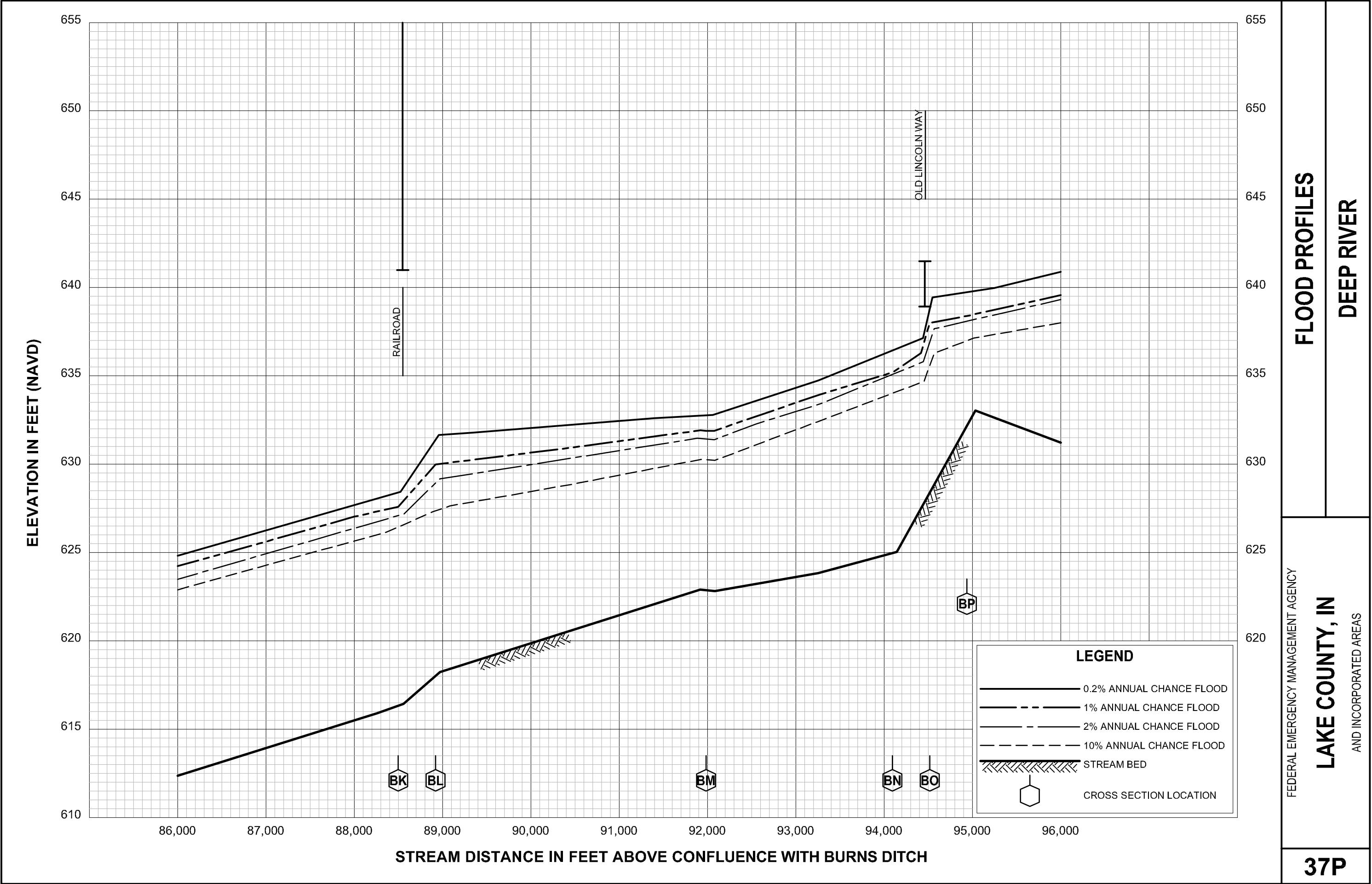


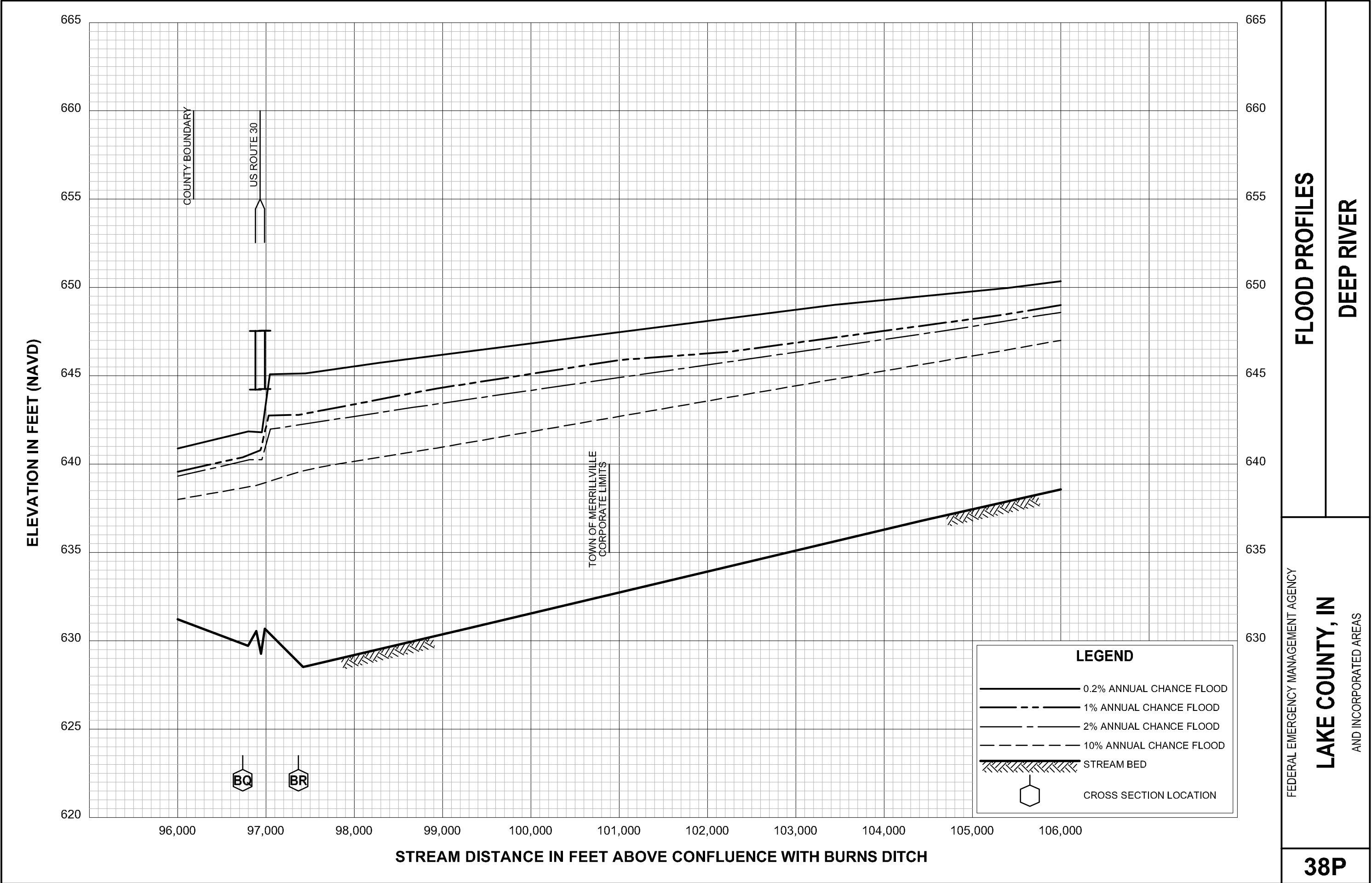
ELEVATION IN FEET (NAVD)

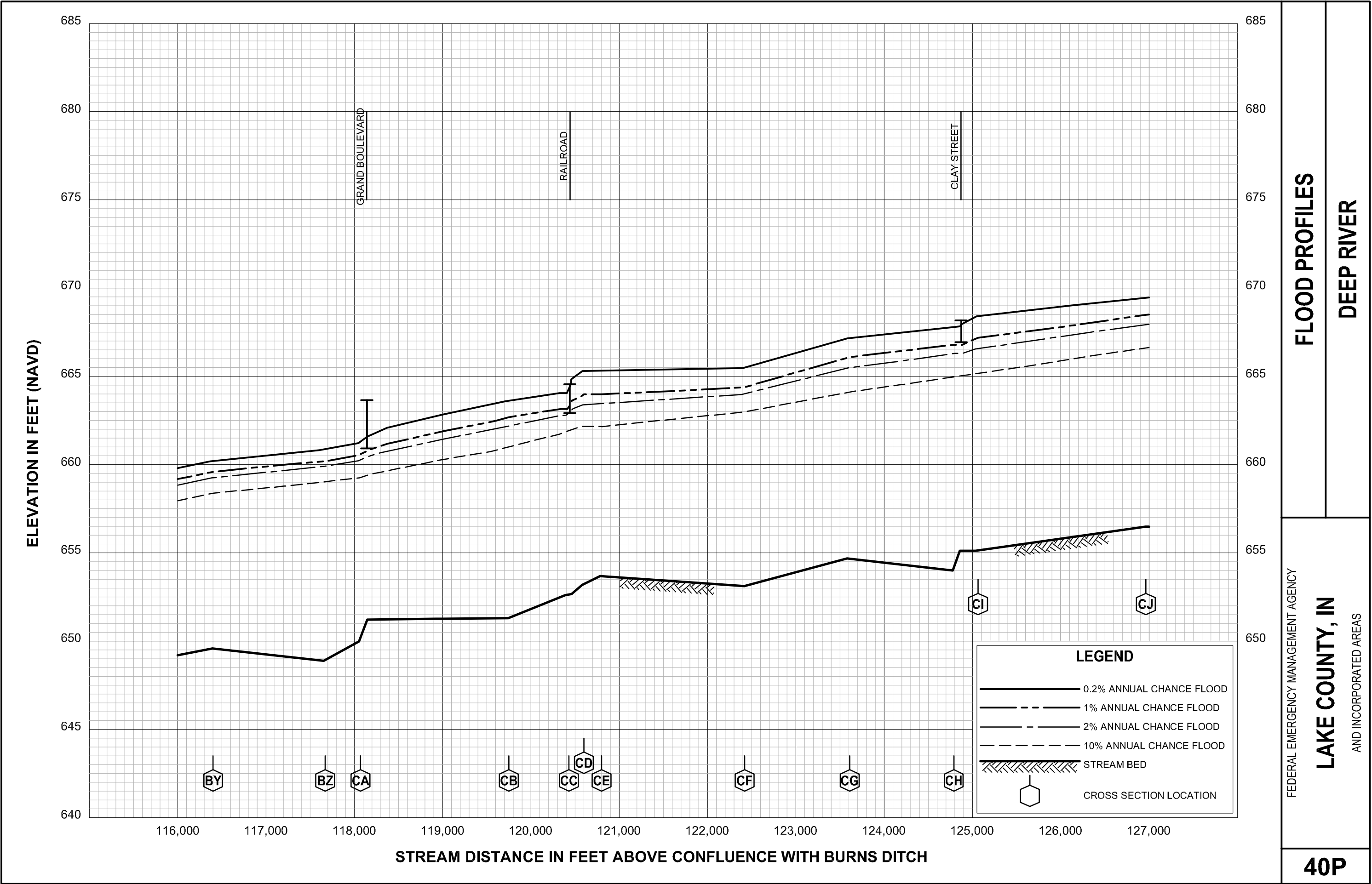
STREAM DISTANCE IN FEET ABOVE CONFLUENCE WITH BURNS DITCH

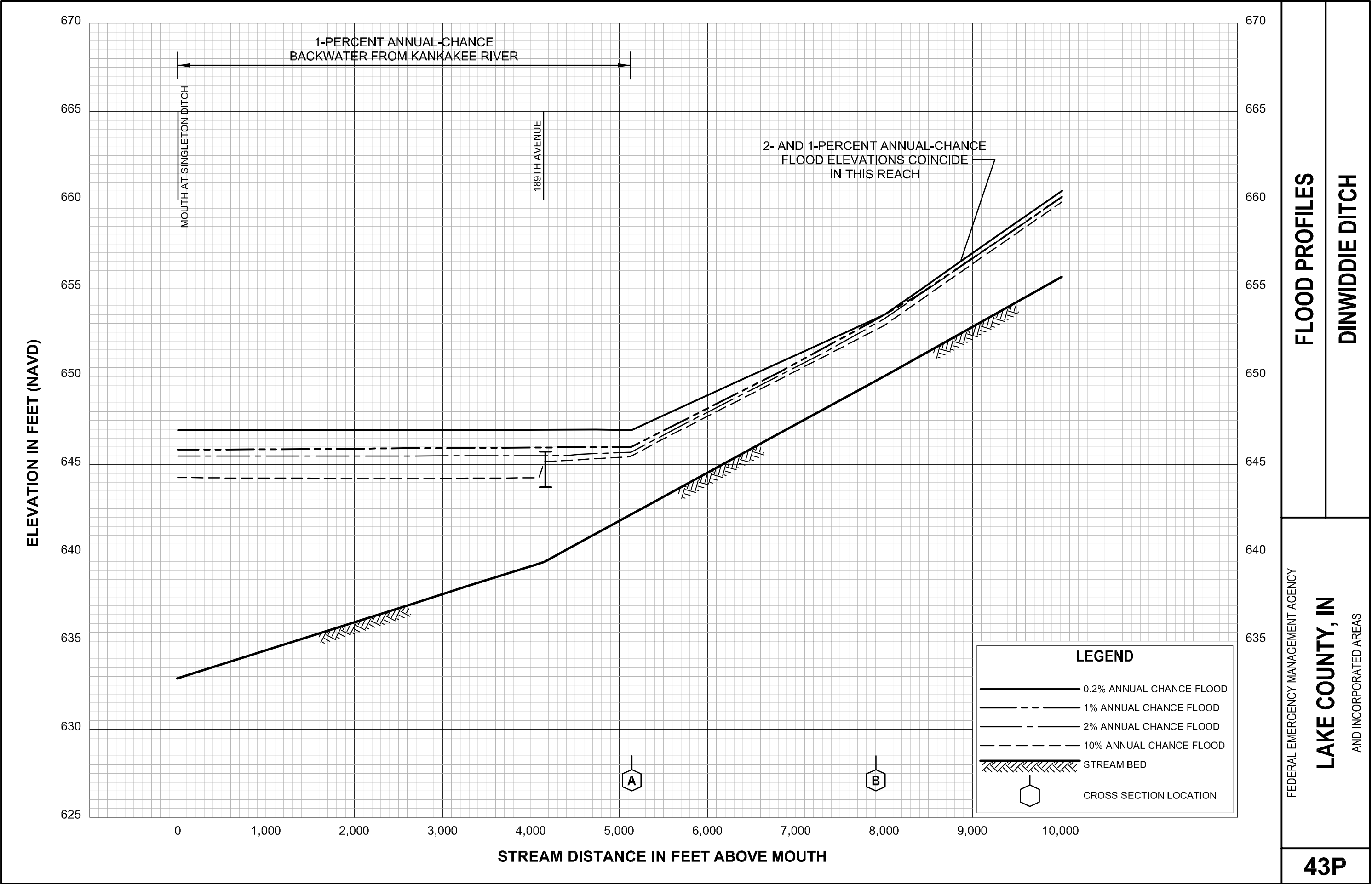
LEGEND

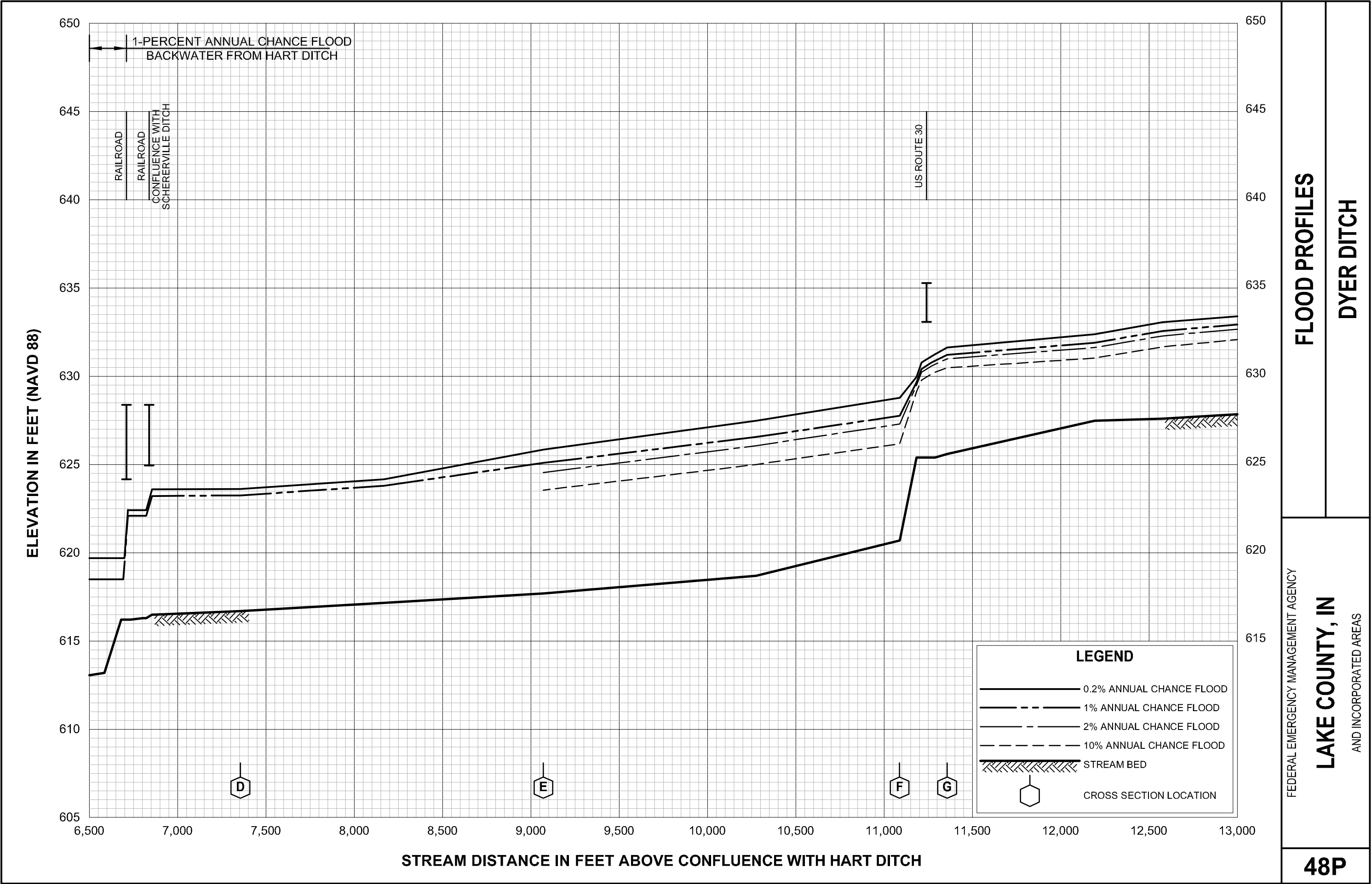
-
- 0.2% ANNUAL CHANCE FLOOD
- 1% ANNUAL CHANCE FLOOD
- 2% ANNUAL CHANCE FLOOD
- 10% ANNUAL CHANCE FLOOD
- STREAM BED
- CROSS SECTION LOCATION

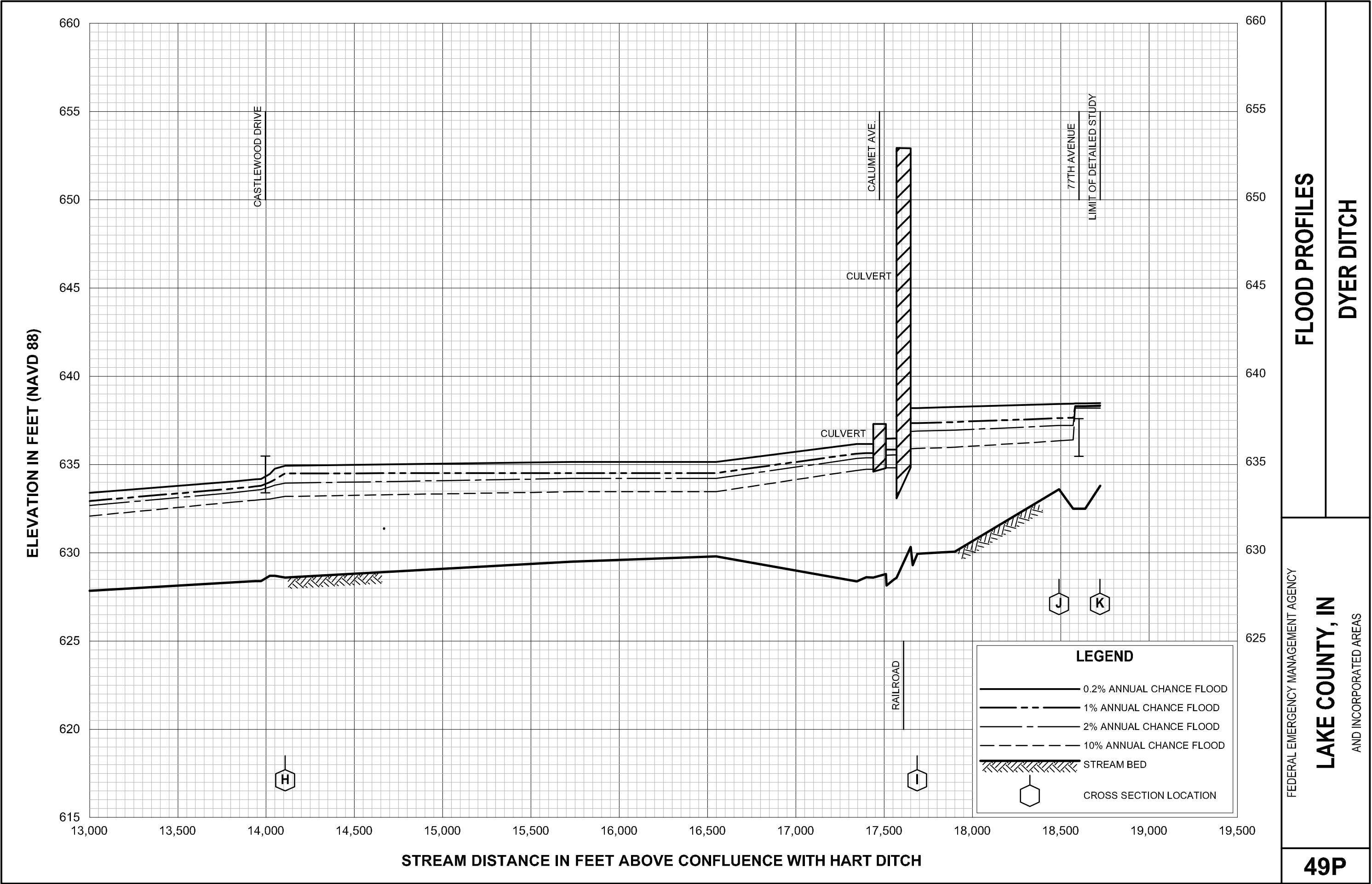


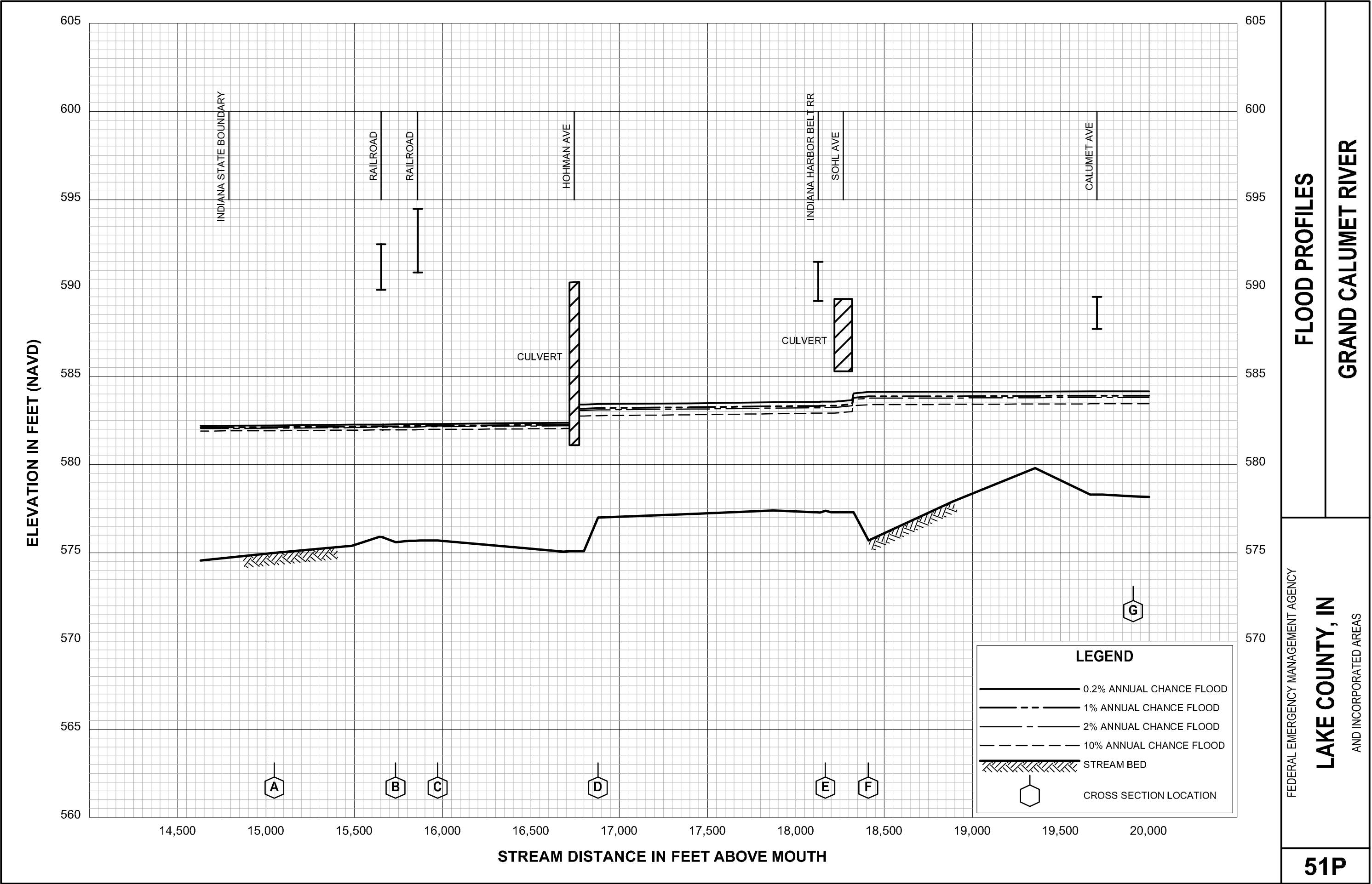


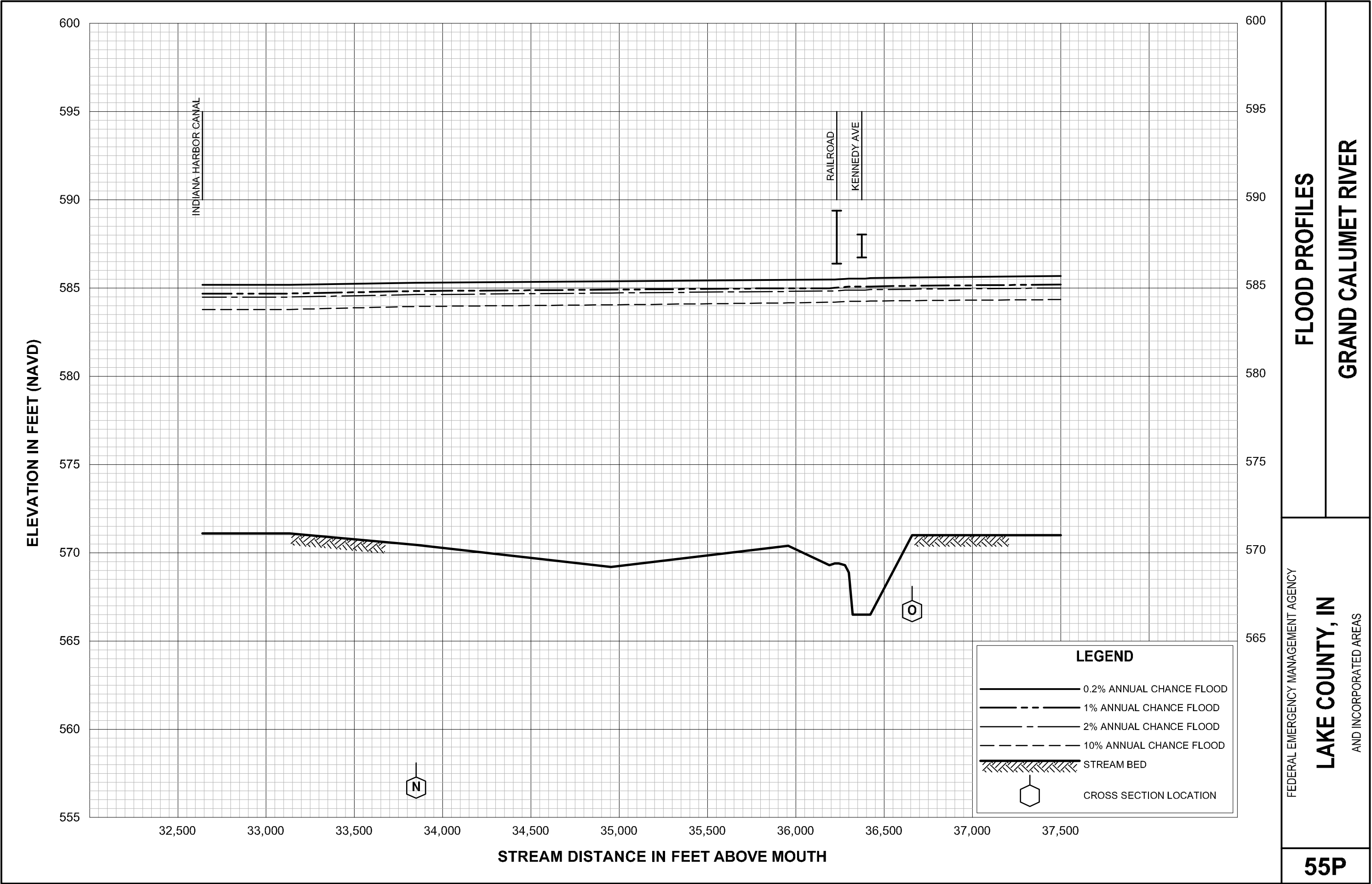


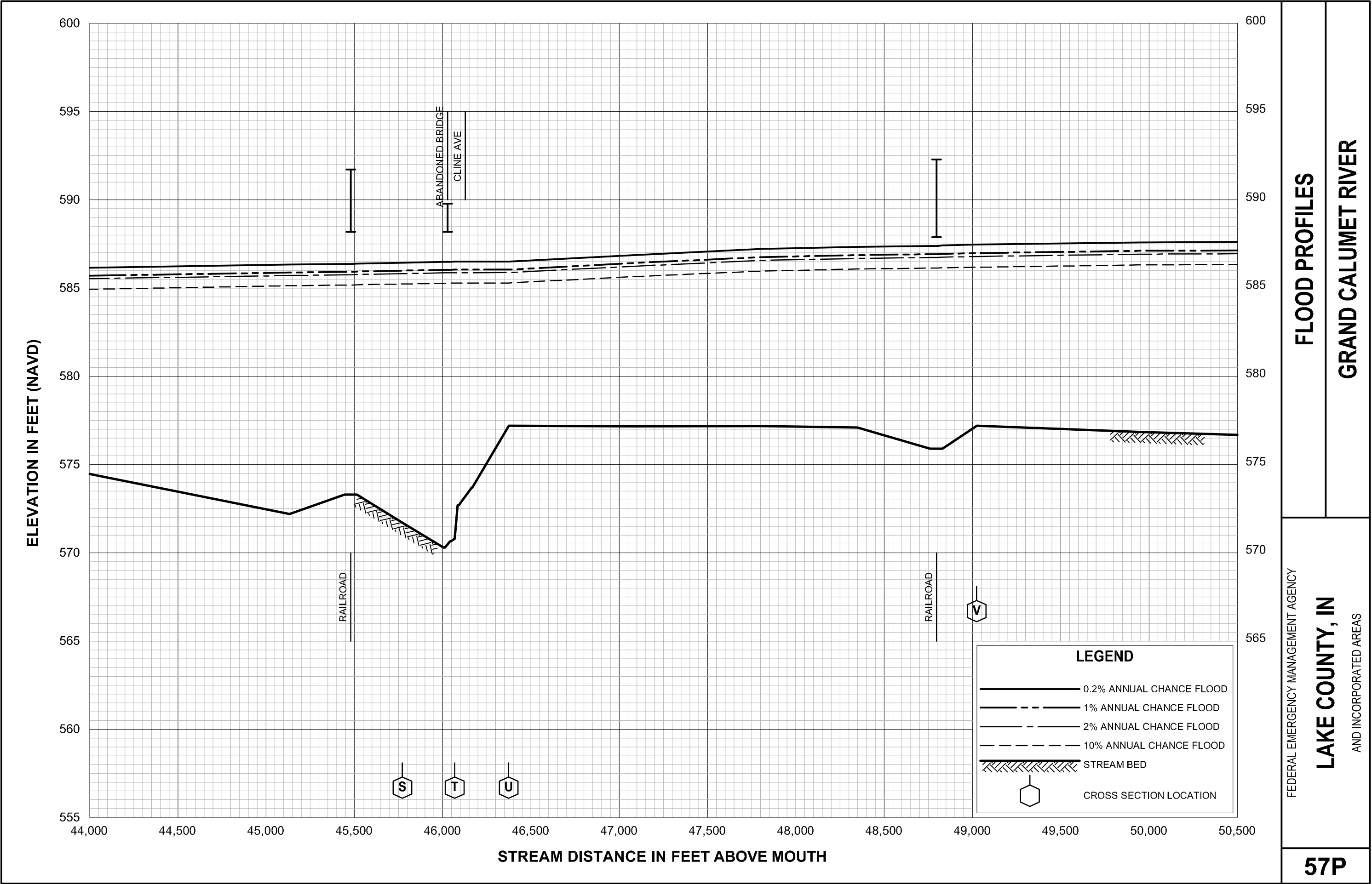


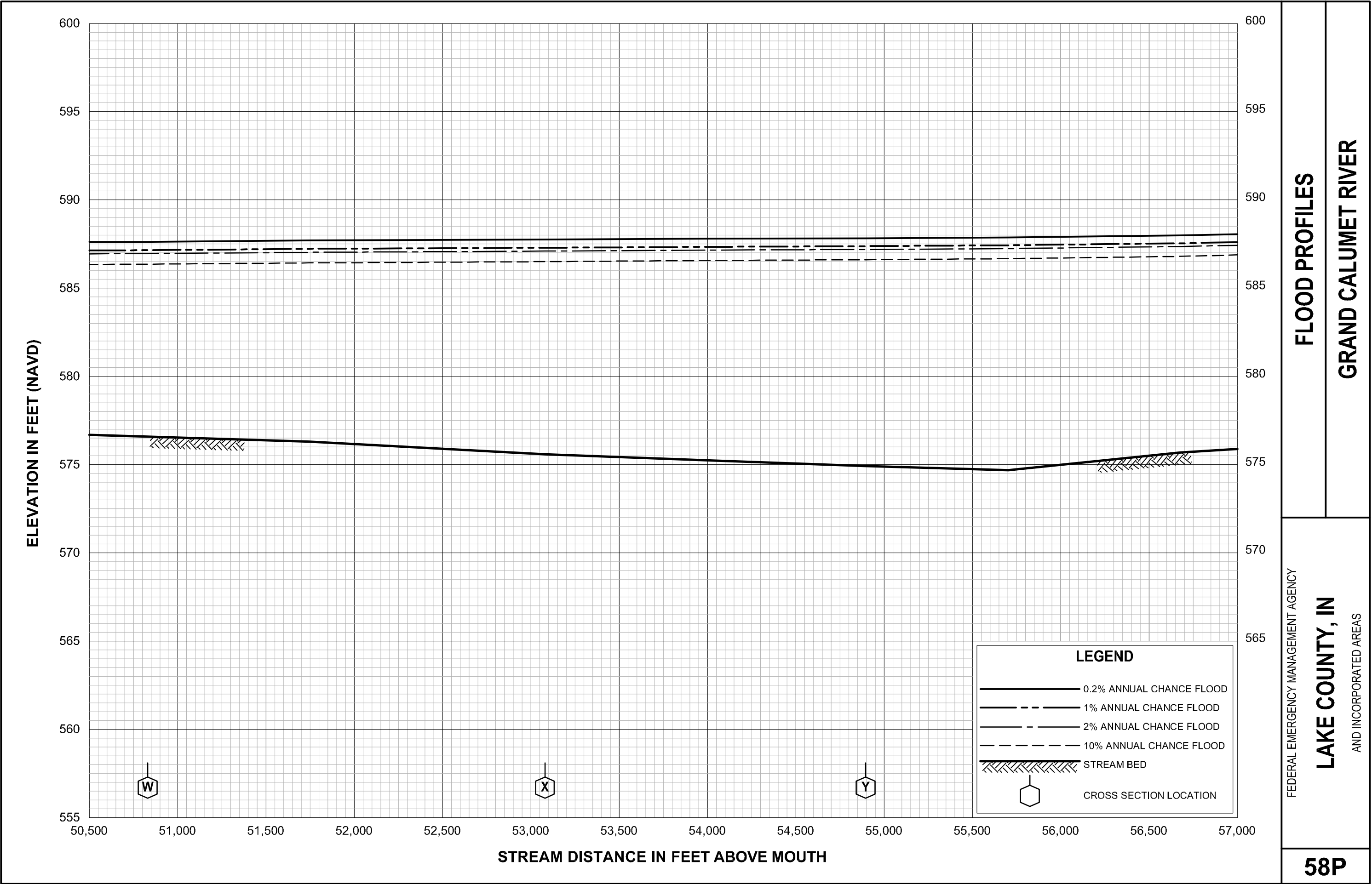


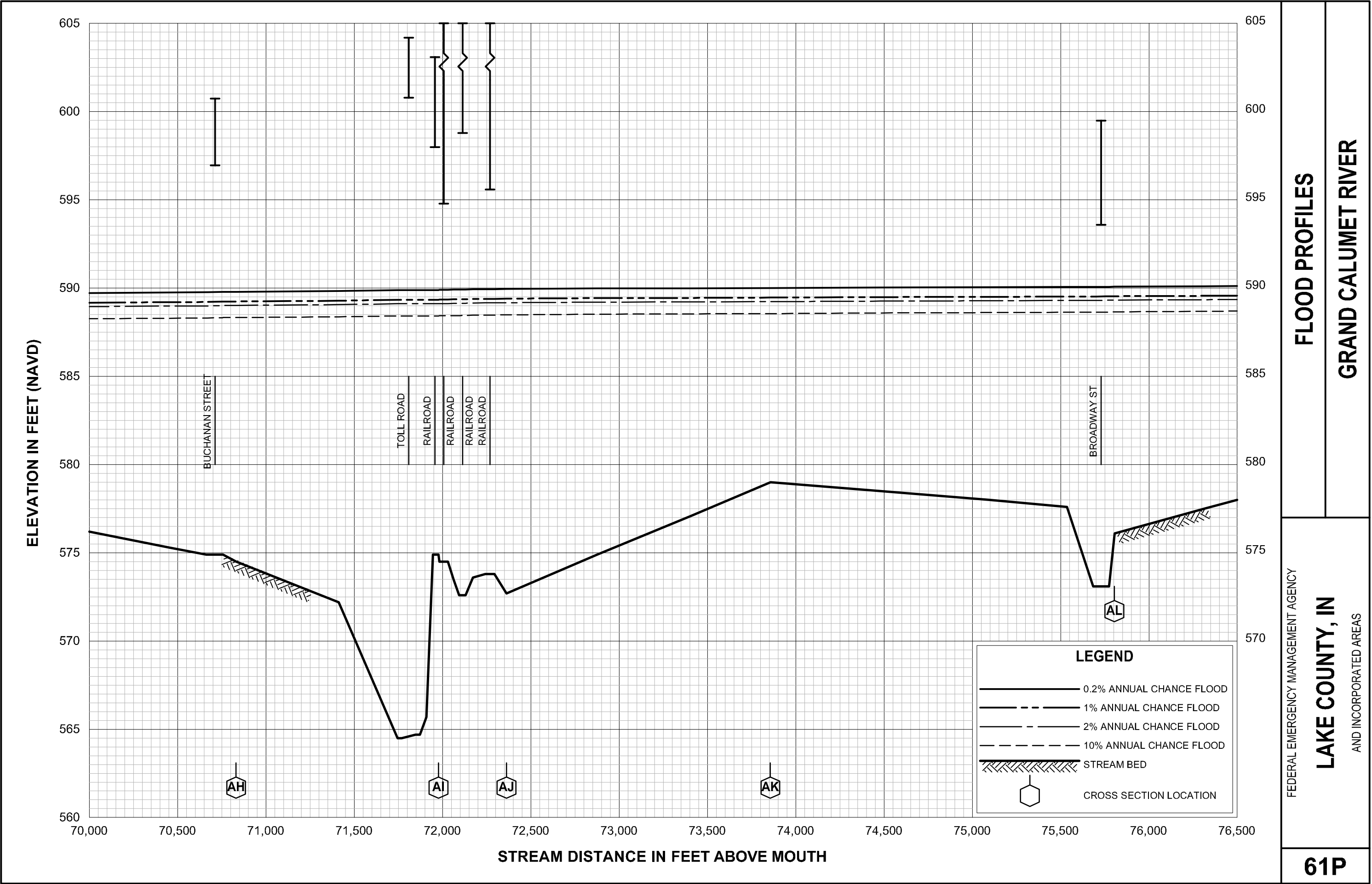


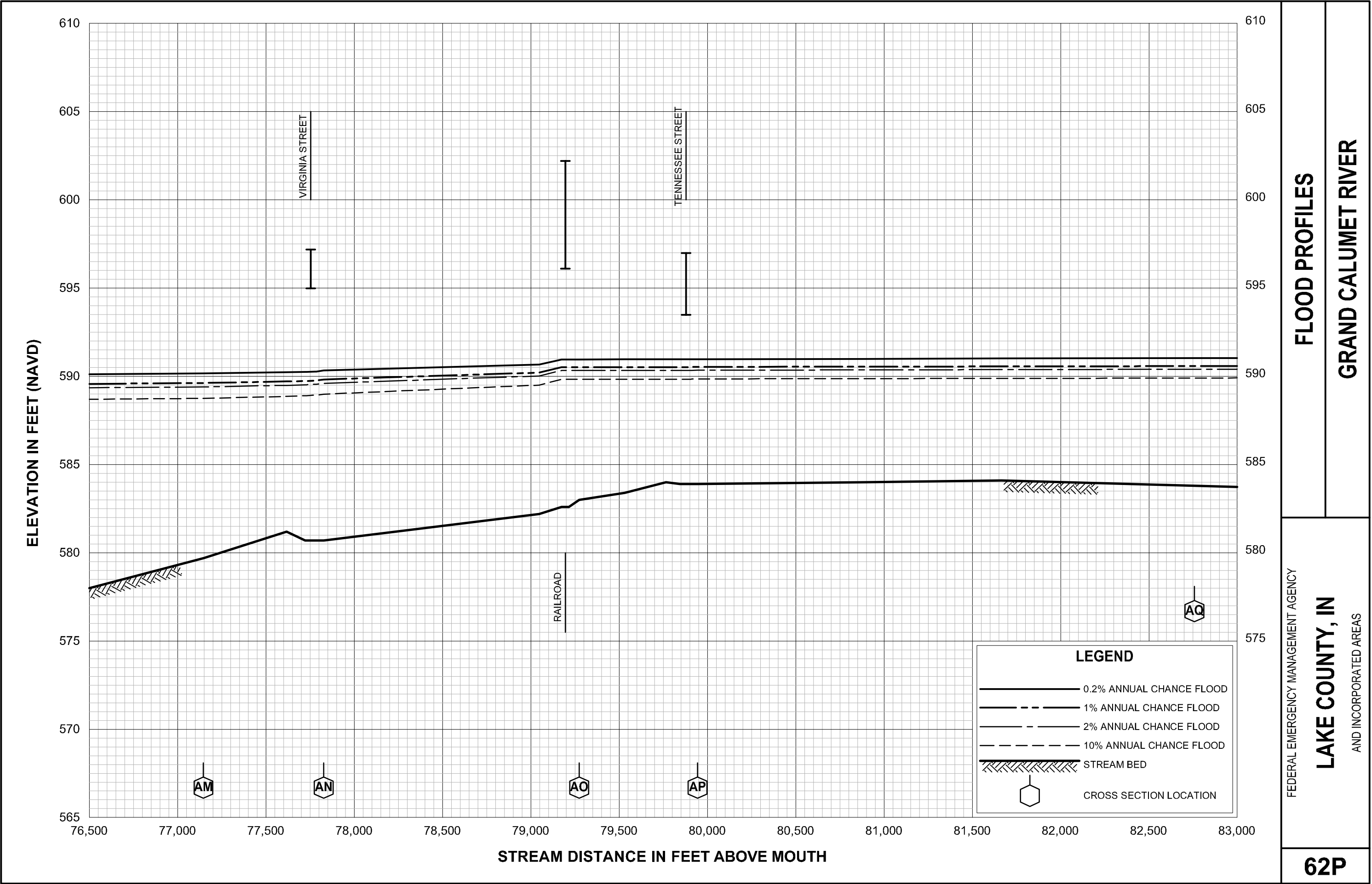


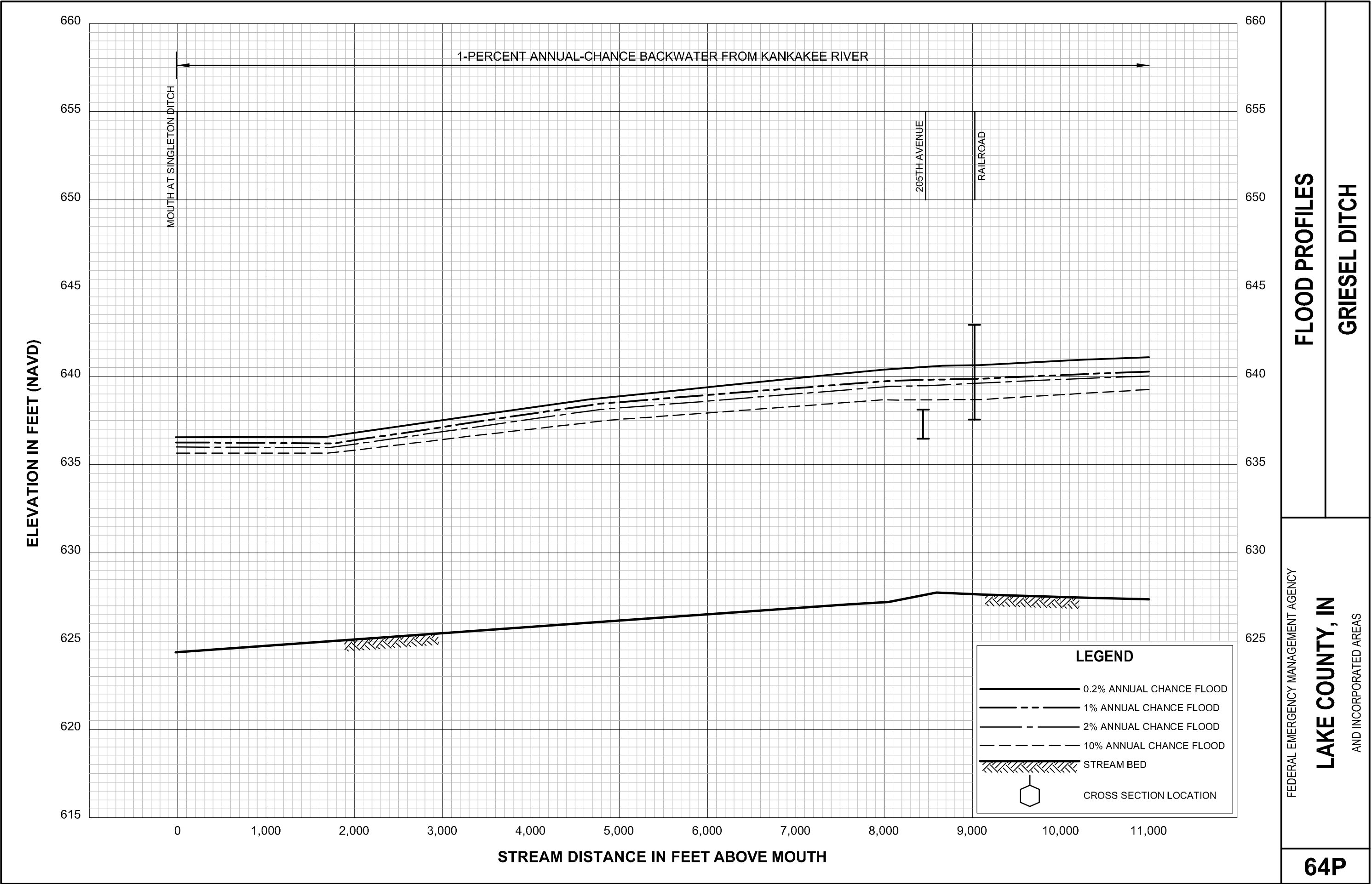


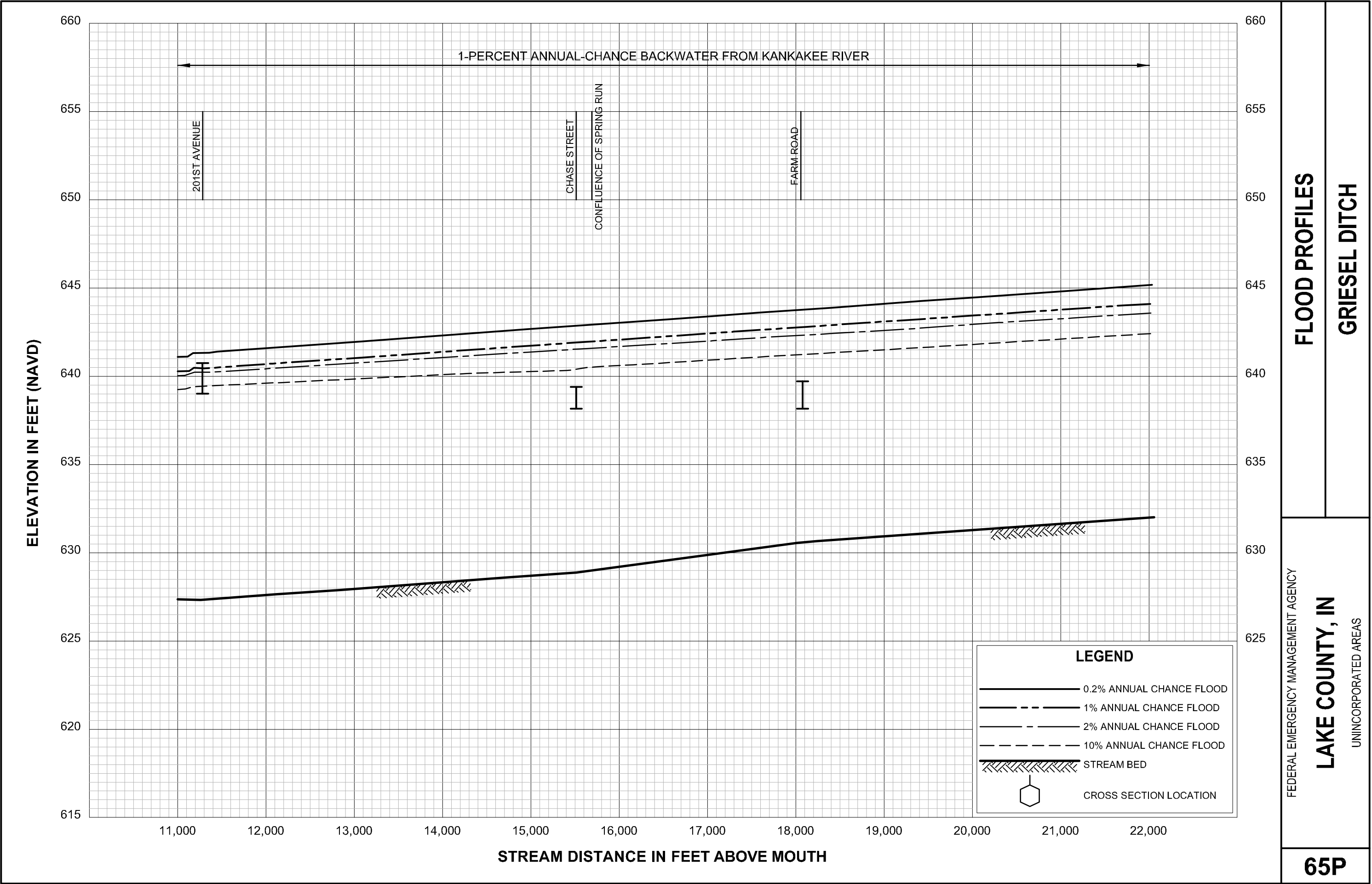


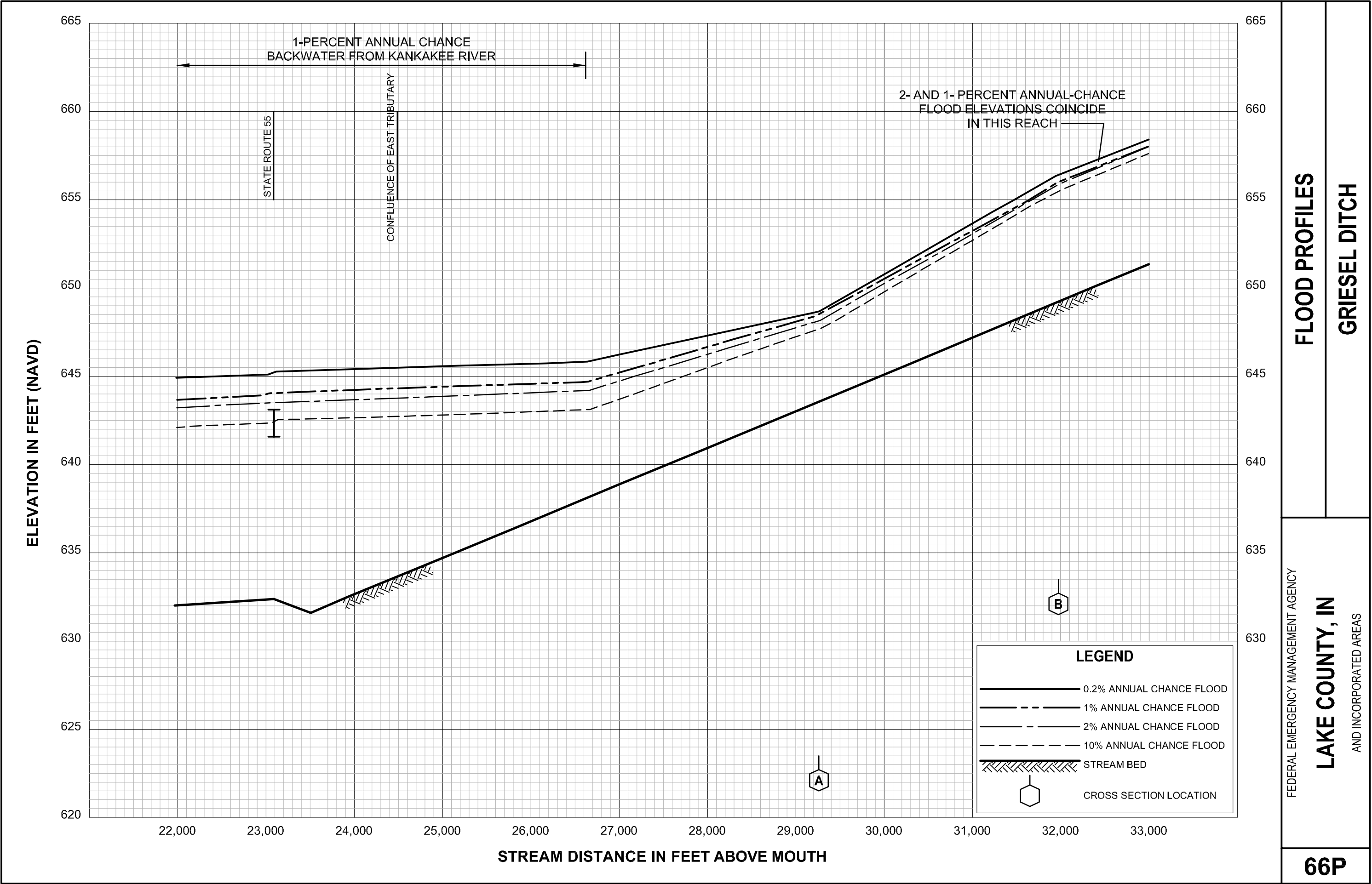


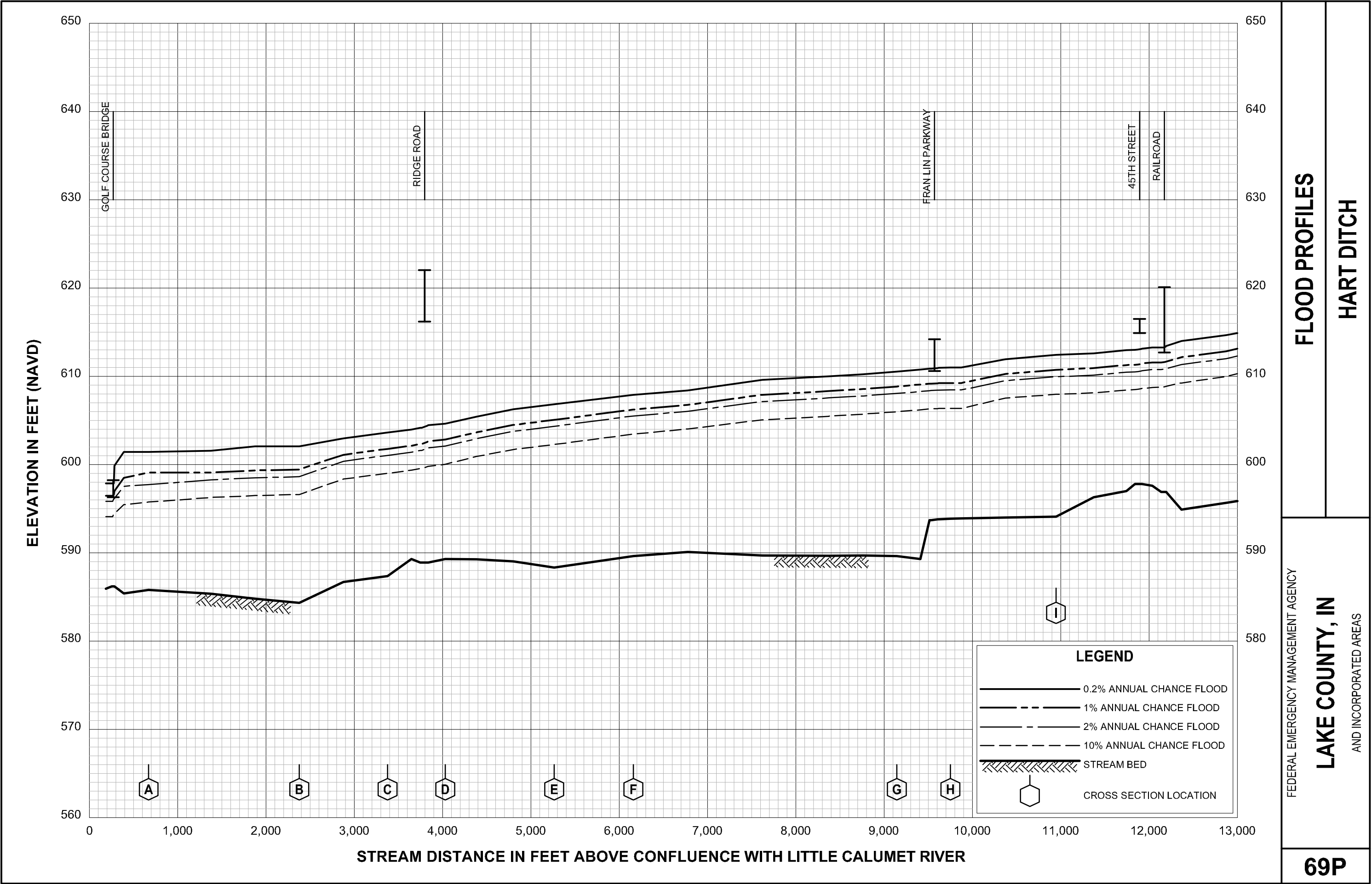


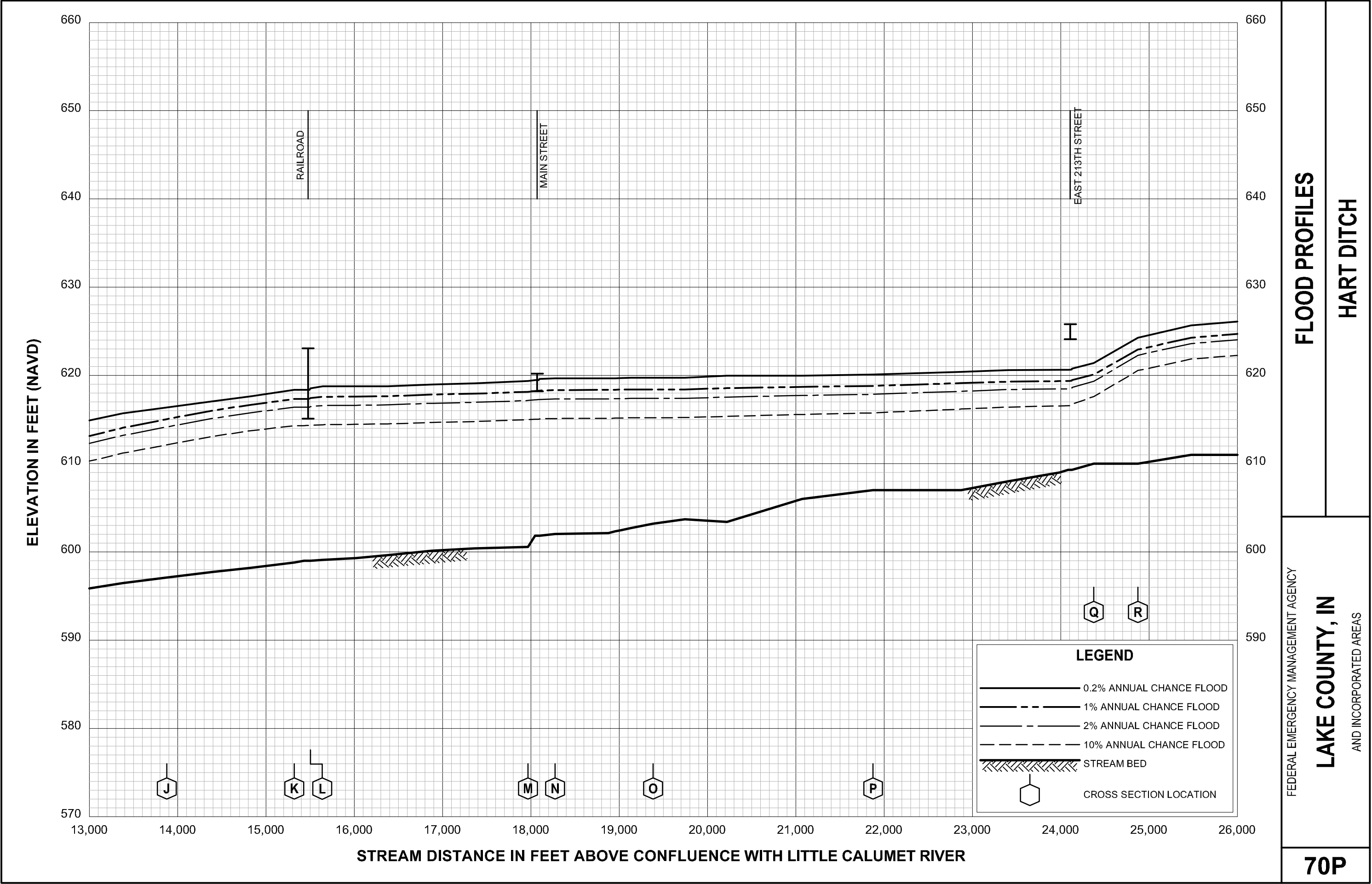


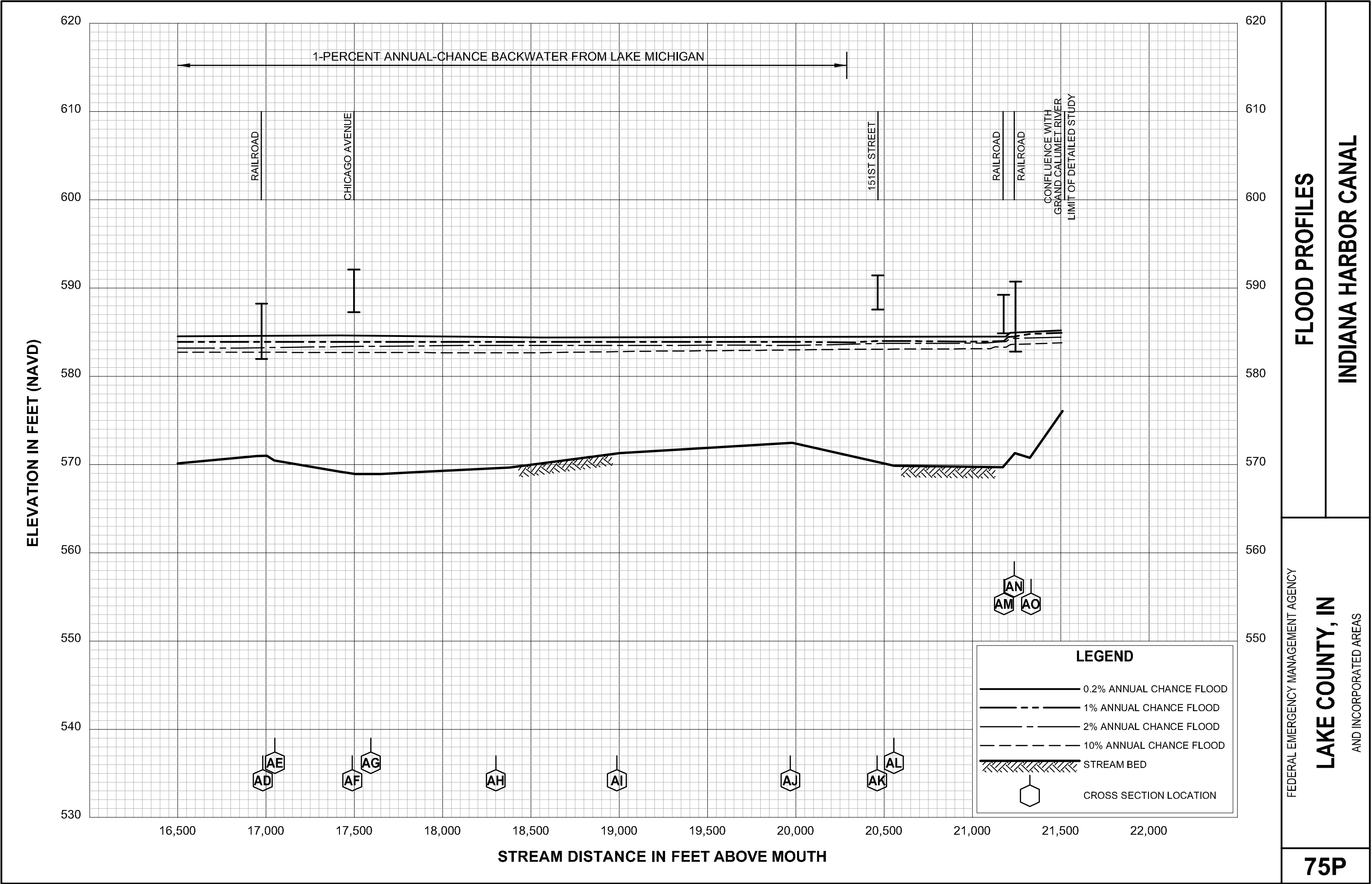


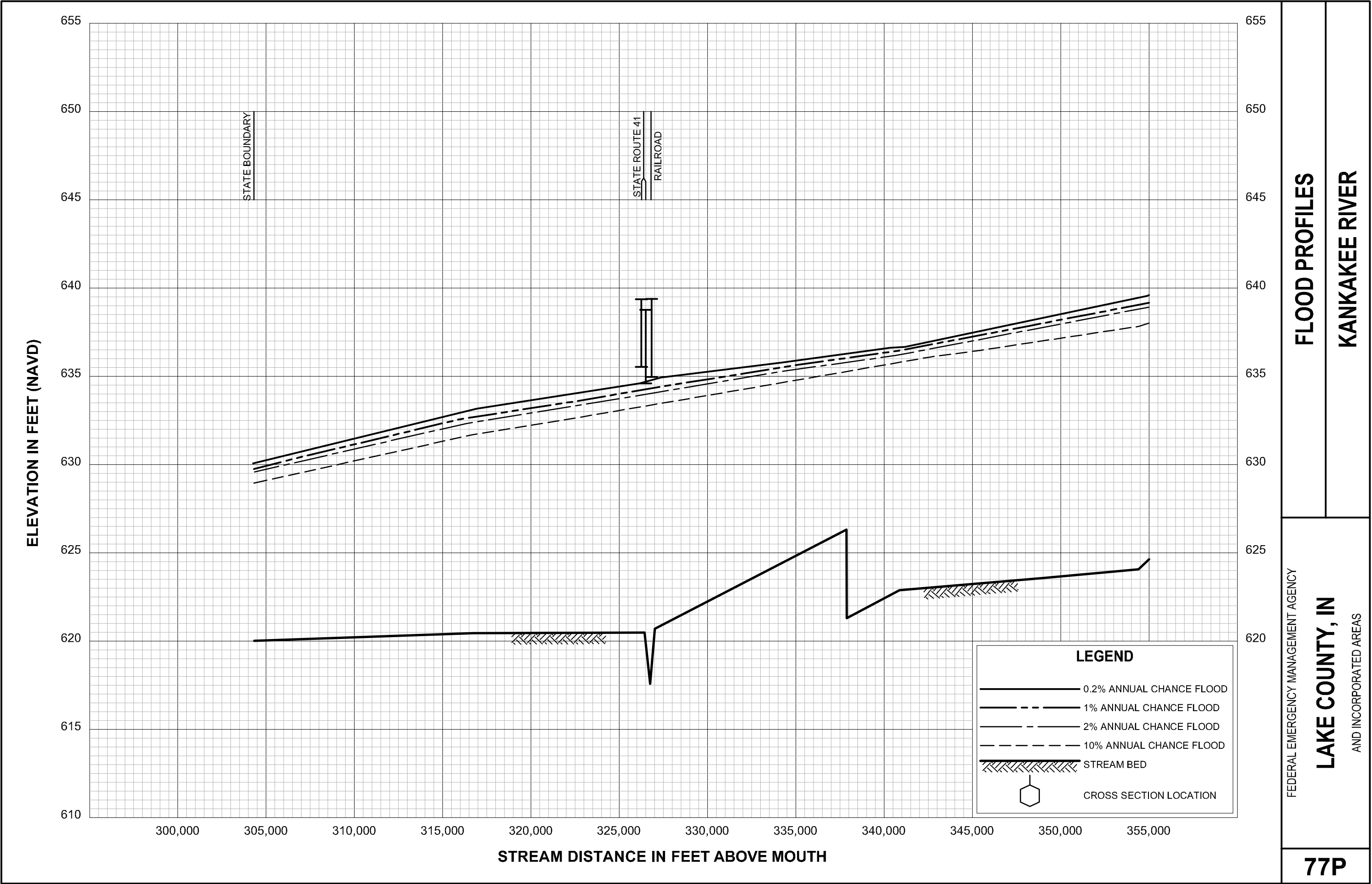


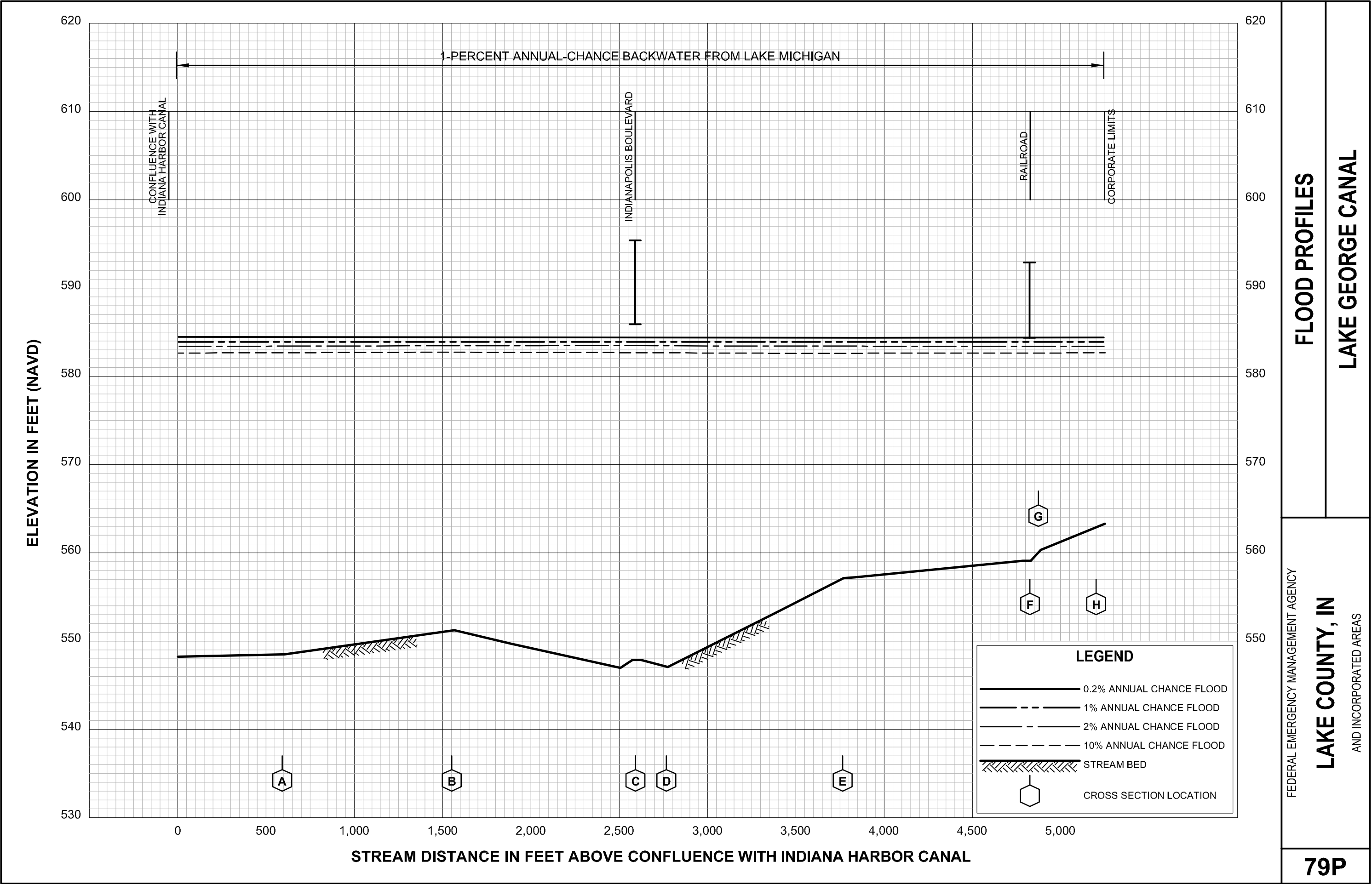


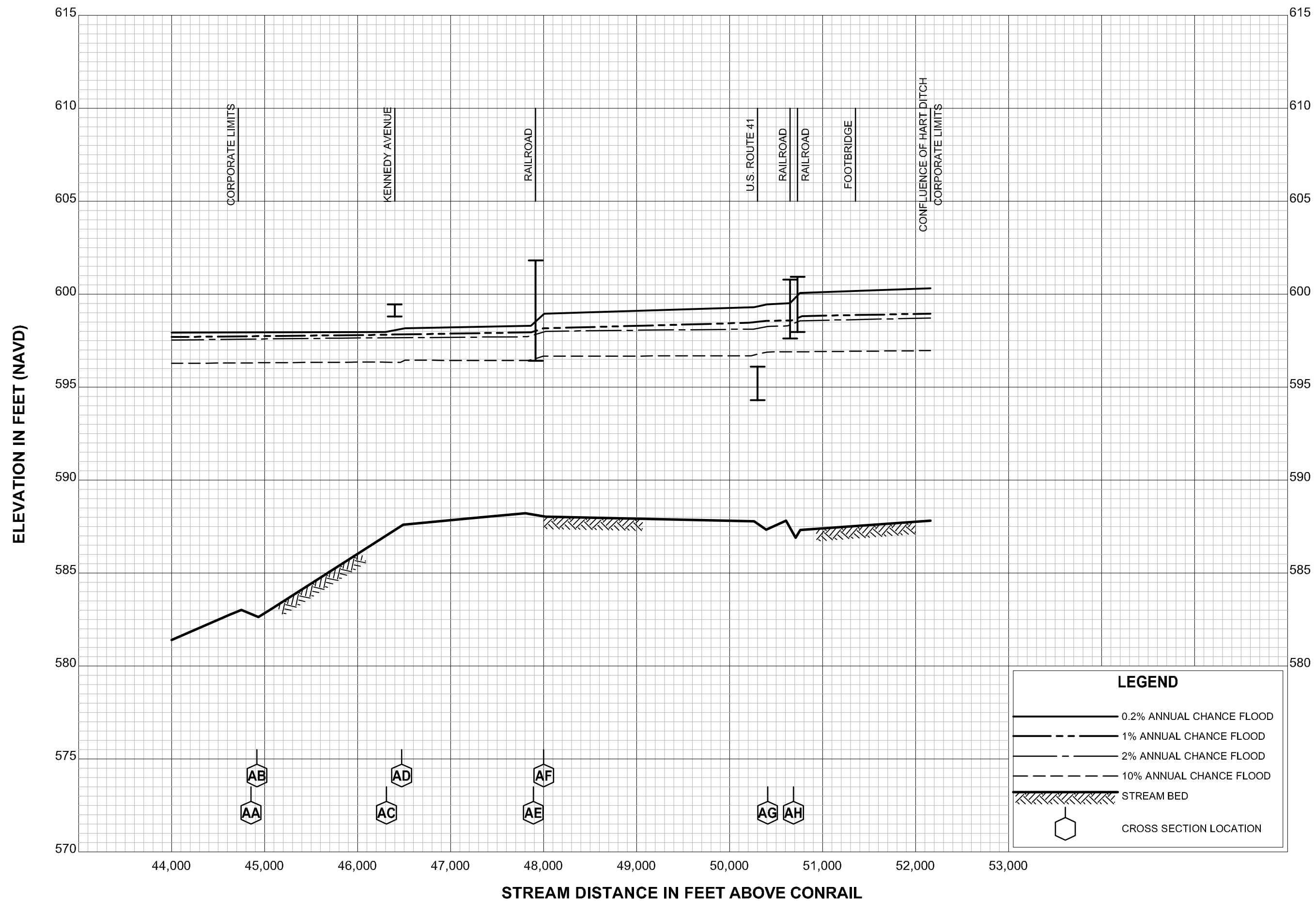












FEDERAL EMERGENCY MANAGEMENT AGENCY

FLOOD PROFILES

LAKE COUNTY, IN

AND INCORPORATED AREAS

84P